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8 **UNITED STATES BANKRUPTCY COURT**  
9 **CENTRAL DISTRICT OF CALIFORNIA – RIVERSIDE DIVISION**

10 In re  
11 DAVID ROBERT STONE dba Cornerstone  
Financial Services,  
12 Debtor.  
13

Case No. 6:25-bk-12353-SY

Chapter 7

**NOTICE OF MOTION AND MOTION  
FOR ORDER AUTHORIZING 2004  
EXAMINATION OF THE PERSON  
MOST KNOWLEDGEABLE FOR  
BANK OF AMERICA, N.A.;  
DECLARATION OF LAILA RAIS IN  
SUPPORT; AND REQUEST FOR  
JUDICIAL NOTICE**

[NO HEARING REQUIRED UNDER  
LOCAL BANKRUPTCY RULE 9013-1(p)]

Date of Production:  
Date: October 24, 2025  
Time: 5:00 p.m.

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21 TO THE HONORABLE SCOTT H. YUN, UNITED STATES BANKRUPTCY JUDGE, THE  
22 OFFICE OF THE UNITED STATES TRUSTEE, AND ALL INTERESTED PARTIES:

23 Larry D. Simons, in his capacity as the duly appointed chapter 7 trustee for the bankruptcy  
24 estate of David Robert Stone dba Cornerstone Financial Services (“Trustee”), respectfully files this  
25 motion for order authorizing examination of the person most knowledgeable for Bank of America,  
26 N.A. (“Bank of America”) and requiring Bank of America to produce the documents identified in  
27 **Exhibit “1”** attached to the Declaration of Laila Rais (“Rais Decl.”) no later than October 24, 2025,  
28 at 5:00 p.m., or at any other date as may be agreed upon in writing by the Trustee and Bank of

America (“Motion”). It is the duty of Bank of America to provide a person most knowledgeable to produce the requested documents to the Trustee. At this time, the Trustee does not anticipate that he will seek to examine the person most knowledgeable for Bank of America and instead expects that he will only need Bank of America to produce the documents identified in **Exhibit “1”** attached to the Rais Decl.

The documents are requested pursuant to Rule 2004 of the Federal Rules of Bankruptcy Procedure (“FRBP”) and Rule 2004-1 of the Local Bankruptcy Rules (“LBR”). Counsel for the Trustee has attempted to meet and confer with Bank of America as required by LBR 2004-1(a). Specifically, the Trustee’s counsel sent a letter to Bank of America regarding the requested document production. The Trustee’s counsel then met and conferred telephonically with a representative from Bank of America who informed her that certain documents, such as deposit slips, cannot be produced without a court order or subpoena. Bank of America then sent some, but not all, of the requested documents. Accordingly, the Trustee files the Motion seeking a court order compelling Bank of America to produce the documents identified in **Exhibit “1”** attached to the Rais Decl.

Bank of America is to either: (i) mail copies of the documents to Marshack Hays Wood LLP, 870 Roosevelt, Irvine, CA 92620; or (ii) e-mail said documents in pdf format to Laila Rais at [lrails@marshackhays.com](mailto:lrails@marshackhays.com) and Sarah R. Hasselberger at [shasselberger@marshackhays.com](mailto:shasselberger@marshackhays.com). This Motion is based upon the accompanying Memorandum of Points and Authorities, Declaration of Laila Rais, Request for Judicial Notice, and all documents on file in this case.

Dated: October 7, 2025

MARSHACK HAYS WOOD LLP

By: /s/ Laila Rais

LAILA RAIS

SARAH R. HASSELBERGER

Attorneys for Chapter 7 Trustee,

LARRY D. SIMONS

## Memorandum of Points and Authorities

### 1. Introduction

Courts may order the examination of an entity regarding matters that relate to acts, conduct, or property or to the liabilities and financial condition of the debtor, or to any matter which may affect the administration of the debtor's estate.

In this case, the Trustee seeks to examine the person most knowledgeable of Bank of America to investigate potential assets of the Estate and review and analyze the Debtor's bank statements and supporting documents, including deposit slips that Bank of America maintains cannot be produced without a subpoena or court order. Thus, the Trustee respectfully requests that this Court enter an order compelling the person most knowledgeable of Bank of America to produce the documents requested.

### 2. Factual Background

On April 14, 2025 ("Petition Date"), the Debtor filed a voluntary petition under Chapter 7 of Title 11 of the United States Code, commencing bankruptcy case no. 6:25-bk-12353-SY ("Bankruptcy Case"). *See* Request for Judicial Notice ("RJN"), ¶1. On April 14, 2025, as Docket No. 5, the Trustee was appointed as the chapter 7 trustee of the Debtor's bankruptcy estate ("Estate"). *Id.*, ¶2.

On June 5, 2025, as Docket No. 63, the Debtor filed Amended Schedules A/B, C, and Statement of Financial Affairs ("Amended Schedules").<sup>1</sup> *See* RJN, ¶3. In his Schedules A/B, the Debtor disclosed his ownership interest in three Bank of America accounts: (i) a business checking account held by Cornerstone Financial Services with an account number ending in 7496 with a value of \$8,500 as of the Petition Date; (ii) a business checking account held by David Stone DBA Cornerstone Financial Services with an account number ending in 6718 with a value of \$292.00 as of the Petition Date; and (iii) a personal checking account held by David Stone with an account number ending in 4953 with a value of \$65,161.00 as of the Petition Date. *Id.*, Ex. 2, pg. 26.

During the Trustee's investigation into the Debtor's books and records, the Trustee's professionals identified that several bank statements and supporting documentation were not

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<sup>1</sup> A true and correct copy of the Amended Schedules are attached to the RJN as **Exhibit "2."**

1 included in the Debtor's books and records. *See* Rais Decl., ¶10.

2 Accordingly, on September 19, 2025, the Trustee's counsel, Laila Rais, sent a letter to Bank  
3 of America requesting production of the documents set forth in **Exhibit "1"** to the Rais Decl.  
4 ("Letter").<sup>2</sup> *See* Rais Decl., ¶11. The Letter requested that Bank of America contact the Trustee's  
5 counsel to arrange for a mutually agreeable date, time, place, and scope of an examination or  
6 production in compliance with Local Bankruptcy Rule 2004-1. *Id.*, Ex. 3, pg. 54.

7 On September 24, 2025, the Trustee's counsel, Laila Rais, met and conferred telephonically  
8 with a representative from Bank of America regarding the requested documents. *See* Rais Decl., ¶13.  
9 During the meet and confer, a representative from Bank of America informed the Trustee's counsel  
10 that certain documents, such as deposit slips, cannot be produced without a court order or subpoena.  
11 *Id.* Bank of America then sent some, but not all, of the requested documents. *Id.*

12 On September 25, 2025, the Trustee's counsel, Laila Rais, received and replied to written  
13 correspondences with a representative from Bank of America regarding the document production  
14 and the representative confirmed that Bank of America cannot produce certain documents without a  
15 court order or subpoena ("Correspondences"). *See* Rais Decl., ¶14; *see also* Ex. 4, pg. 63.<sup>3</sup>

### 16 **3. Legal Argument**

#### 17 **A. Scope of Examination Rule 2004(b) of the FRBP**

18 "On motion of any party in interest, the court may order the examination of any entity." Fed.  
19 R. Bankr. P. 2004(a). Rule 2004(b) of the FRBP provides that the scope of examination must relate  
20 to "acts, conduct, or property or to the liabilities and financial condition of the debtor, or to any  
21 matter which may affect the administration or the debtor's estate, or to the debtor's right to a  
22 discharge." *See In re Subpoena Duces Tecum & Ad Testificandum Pursuant to Fed. R. Bankr. P.*  
23 *2004*, 461 B.R. 823, 829 (Bankr. C.D. Cal. 2011) ("The scope of a 2004 examination is 'unfettered  
24 and broad' and is akin to a 'fishing expedition'").

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28 <sup>2</sup> A true and correct copy of the Letter is attached to the Rais Decl. as **Exhibit "3."**

<sup>3</sup> A true and correct copy of the Correspondences are attached to the Rais Decl. as **Exhibit "4."**

1 Through this Motion, the Trustee seeks to obtain information from Bank of America  
2 regarding various bank statements and supporting documentation from January 1, 2020, through  
3 April 30, 2025. *See* Rais Decl., ¶10. The requested documents are not included in the Debtor's books  
4 and records provided to the Trustee. *Id.* In order for the Trustee to conduct an investigation into the  
5 Debtor's financial affairs, he needs the documents identified in **Exhibit "1"** attached to the Rais  
6 Decl.

### 7 **B. Document Production**

8 FRBP 2004(e) provides that "[i]f the debtor resides more than 100 miles from the place of  
9 examination when required to appear for an examination under this rule, the mileage allowed by law  
10 to a witness shall be tendered for any distance more than 100 miles from the debtor's residence at the  
11 date of the filing of the first petition commencing a case under the Code or the residence at the time  
12 the debtor is required to appear for the examination, whichever is the lesser."

13 In this case, the Trustee does not seek authority to orally examine Bank of America pursuant  
14 to this Motion, and Bank of America does not need to appear for examination. *See* Rais Decl., ¶8.  
15 Instead, the Trustee asks that the person most knowledgeable for Bank of America be ordered to  
16 produce the documents identified in **Exhibit "1"** attached to the Rais Decl., or before the close of  
17 business on October 24, 2025, or at any date agreed to by the Trustee and Bank of America, at the  
18 offices of Marshack Hays Wood LLP, 870 Roosevelt, Irvine, California 92620, or by either: (i)  
19 mailing copies of the documents to Marshack Hays Wood LLP, 870 Roosevelt, Irvine, California  
20 92620; or (ii) e-mailing said documents in pdf format to Laila Rais at [lrails@marshackhays.com](mailto:lrails@marshackhays.com) and  
21 Sarah R. Hasselberger at [shasselberger@marshackhays.com](mailto:shasselberger@marshackhays.com). *Id.* As such, the Trustee is not required  
22 to tender a mileage allowance or a witness fee.

### 23 **C. Compliance with LBR 2004-1**

24 Rule 2004-1 of the Local Bankruptcy Rules for the United State Bankruptcy Court for The  
25 Central District of California ("LBR") provides that:

26 **(a) Conference Required.** Prior to filing a motion for examination or for production  
27 of documents under FRBP 2004, the moving party must attempt to confer (in person  
28 or telephonically) with the entity to be examined, or its counsel, to arrange for a  
mutually agreeable date, time, place, and scope of an examination or production.

**(b) Motion.** A motion for examination<sub>5</sub> under FRBP 2004 must be filed stating the

1 name, place of residence, and the place of employment of the entity to be examined, if  
2 known. The motion must include a certification of counsel stating whether the required  
3 conference was held and the efforts made to obtain an agreeable date, time, place, and  
4 scope of an examination or production. The motion must also explain why the  
5 examination cannot proceed under FRBP 7030 or 9014.

6 LBR 2004-1(a), (b).

7 On September 19, 2025, the Trustee's counsel, Laila Rais, sent a letter to Bank of America  
8 requesting production of the documents set forth in **Exhibit "1"** to the Rais Decl. (previously  
9 defined as the "Letter").<sup>4</sup> See Rais Decl., ¶11; see also Ex. 3, pgs. 53-63. The Letter requested that  
10 Bank of America contact the Trustee's counsel to arrange for a mutually agreeable date, time, place,  
11 and scope of an examination or production in compliance with Local Bankruptcy Rule 2004-1. *Id.*,  
12 Ex. 3, pg. 54.

13 On September 24, 2025, the Trustee's counsel, Laila Rais, met and conferred telephonically  
14 with a representative from Bank of America regarding the requested documents. See Rais Decl., ¶13.  
15 During the meet and confer, a representative from Bank of America informed the Trustee's counsel  
16 that certain documents, such as deposit slips, cannot be produced without a court order or subpoena.  
17 *Id.* Bank of America then sent some, but not all, of the requested documents. *Id.*

18 On September 25, 2025, the Trustee's counsel received and replied to written  
19 correspondences with a representative from Bank of America regarding the document production  
20 and the representative confirmed that Bank of America cannot produce certain documents without a  
21 court order or subpoena ("Correspondences"). See Rais Decl., ¶14; see also Ex. 4, pg. 63.

22 Accordingly, the Trustee has proceeded with this Motion to obtain a court order requiring  
23 Bank of America to produce the documents requested in **Exhibit "1"** attached to the Rais Decl.

24 Finally, the examination cannot proceed by formal discovery under FRBP 7030 or FRBP  
25 9014 because there is no pending adversary proceeding or contested matter to which the scope of the  
26 document production relates to the Trustee. See Rais Decl., ¶17.

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<sup>4</sup> A true and correct copy of the Letter is attached to the Rais Decl. as **Exhibit "3."**

1           **D.     Certification Pursuant to LBR 2004-1**

2           Undersigned counsel for the Trustee certifies that Trustee’s counsel, Laila Rais, contacted  
3 Bank of America regarding the production sought by this Motion, as required by LBR 2004-1. *See*  
4 Rais Decl., ¶¶13-16.

5           **4.     Conclusion**

6           Based on the foregoing, the Trustee respectfully requests that the Court grant this Motion and  
7 order Bank of America to produce the documents identified in **Exhibit “1”** attached to the Rais  
8 Decl. no later than the close of business on October 24, 2025, or any other day mutually agreeable to  
9 Bank of America and the Trustee.

10  
11 Dated: October 7, 2025

MARSHACK HAYS WOOD LLP

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13 By: /s/ Laila Rais

14 LAILA RAIS

SARAH R. HASSELBERGER

Attorneys for Chapter 7 Trustee,

15 LARRY D. SIMONS  
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**Declaration of Laila Rais**

I, Laila Rais, say and declare as follows:

1. I am an individual over 18 years of age and competent to make this Declaration.

2. If called upon to do so, I could and would competently testify as to the facts set forth in this Declaration.

3. The facts set forth below are true of my personal knowledge.

4. I am an attorney at law duly admitted to practice before this Court and all courts of the State of California.

5. I am a partner in the law firm of Marshack Hays Wood LLP, attorneys for Larry D. Simons, in his capacity as the duly appointed chapter 7 trustee for the bankruptcy estate of David Robert Stone dba Cornerstone Financial Services ("Trustee").

6. I make this Declaration in support of the Trustee's Motion for Order Authorizing 2004 Examination of the Person Most Knowledgeable for Bank of America, N.A. ("Motion").

7. All capitalized terms not defined herein shall have the meaning as set forth in the Motion.

8. Through the Motion, the Trustee seeks production of the documents identified in the attached **Exhibit "1."** The Trustee does not seek to orally examine Bank of America pursuant to this Motion, and Bank of America does not need to appear for examination. Instead, the Trustee asks that the person most knowledgeable for Bank of America be ordered to produce the requested documents or before the close of business on October 24, 2025, or at any date agreed to by the Trustee and Bank of America, at the offices of Marshack Hays Wood LLP, 870 Roosevelt, Irvine, California 92620, or by either: (i) mailing copies of the documents to Marshack Hays Wood LLP, 870 Roosevelt, Irvine, California 92620; or (ii) e-mailing said documents in pdf format to Laila Rais at [lrails@marshackhays.com](mailto:lrails@marshackhays.com) and Sarah R. Hasselberger at [shasselberger@marshackhays.com](mailto:shasselberger@marshackhays.com).

9. On April 14, 2025 ("Petition Date"), the Debtor filed a voluntary petition under Chapter 7 of Title 11 of the United States Code, commencing bankruptcy case no. 6:25-bk-12353-SY ("Bankruptcy Case").

///

10. During the Trustee's investigation into the Debtor's books and records, the Trustee's professionals identified that several bank statements and supporting documentation were not included in the Debtor's books and records. The Motion seeks to obtain information from Bank of America regarding various bank statements and supporting documentation from January 1, 2020, through April 30, 2025.

11. On September 19, 2025, I sent a letter to Bank of America requesting production of the documents set forth in **Exhibit “1”** to this declaration (“Letter”).

12. A true and correct copy of the Letter is attached here as **Exhibit “3.”**

13. On September 24, 2025, I met and conferred telephonically with a representative from Bank of America regarding the requested documents. During the meet and confer, a representative from Bank of America informed the Trustee's counsel that certain documents, such as deposit slips, cannot be produced without a court order or subpoena. Bank of America then sent some, but not all, of the requested documents.

14. On September 25, 2025, I received and replied to written correspondences with a representative from Bank of America regarding the document production and the representative confirmed that Bank of America cannot produce certain documents without a court order or subpoena (“Correspondences”).

15. A true and correct copy of the Correspondences are attached here as **Exhibit “4.”**

16. I certify that I contacted Bank of America regarding the production sought by this Motion, as required by LBR 2004-1.

17. The examination cannot proceed by formal discovery under FRBP 7030 or FRBP 9014 because there is no pending adversary proceeding or contested matter to which the scope of the document production relates to the Trustee.

I declare under penalty of perjury that the foregoing is true and correct. Executed on  
October 7, 2025.

/s/ *Laila Rais*

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LAILA RAIS

## Request for Judicial Notice

Larry D. Simons, in his capacity as the chapter 7 trustee (“Trustee”) of the bankruptcy estate (“Estate”) of David Robert Stone dba Cornerstone Financial Services (“Debtor”), hereby requests pursuant to Federal Rule of Evidence 201, that this Court take judicial notice of the following facts:

1. On April 14, 2025 (“Petition Date”), the Debtor filed a voluntary petition under Chapter 7 of Title 11 of the United States Code, commencing Case No. 6:25-bk-1253-SY (“Bankruptcy Case”).
2. On April 14, 2025, as Docket No. 5, the Trustee was appointed as the chapter 7 trustee.
3. On June 5, 2025, as Docket No. 63, the Debtor filed Amended Schedules A/B, C, and Statement of Financial Affairs (“Amended Schedules”).
4. A true and correct copy of the Amended Schedules are attached here as **Exhibit “2.”**

DATED: October 7, 2025

MARSHACK HAYS WOOD LLP

By: /s/ Laila Rais  
LAILA RAIS  
AARON E. DE LEEST  
SARAH R. HASSELBERGER  
Attorneys for Chapter 7 Trustee,  
LARRY D. SIMONS

**EXHIBIT 1**

**Exhibit “1”**

**Rule 2004 Examination Definitions and Instructions**

A. Definitions

As used in these Requests, the following terms shall be defined as follows:

1. “DEBTOR” shall mean and refer to David Robert Stone *dba* Cornerstone Financial Services, the Debtor in Case No. 6:25-bk-12353-SY, a voluntary Chapter 7 case currently pending in the United States Bankruptcy Court for the Central District of California, Riverside Division.
2. “BANKRUPTCY CASE” shall mean the Chapter 7 case currently pending in the United States Bankruptcy Court for the Central District of California, Riverside Division, Case No. 6:25-bk-12353-SY.
3. “YOU,” and “YOUR,” shall mean and refer to Bank of America, N.A., and all other persons or agents acting on its behalf.
4. “TRUSTEE” shall mean and refer to Larry D. Simons, in his capacity as Chapter 7 trustee of Debtor’s bankruptcy estate, and all other persons or agents acting on his behalf in his capacity as Chapter 7 trustee of this case.
5. “ACCOUNT 4796” shall mean and refer to the Bank of America checking account with account no. 000182007496 held by Cornerstone Financial Services.
6. “ACCOUNT 6718” shall mean and refer to the Bank of America checking account with account no. 000182576718 held by David R Stone Sole Prop DBA Cornerstone Financial Services.
7. “DOCUMENT” or “DOCUMENTS” shall mean and refer to any written, recorded (electronically or otherwise), printed, or graphic matter, however produced or reproduced, whether existing in paper format, as ELECTRONICALLY STORED INFORMATION, or otherwise, of any kind or description, including originals, copies, non-identical copies, and drafts and both sides thereof. DOCUMENTS include but are not limited to sound recordings, electronic memoranda, and files with meta data intact (including e-mail or similar electronic messages or memos and word processing, database, and spreadsheet files), photographs, ESI (defined below), and all other tangible things in

1 which words, figures, notations, or sounds are recorded in writing or by any other means,  
2 however denominated, and any such material underlying, supporting, or used in the preparation thereof.

3 8. "RELATING TO" shall have the same meaning as "RELATE," "REFER,"  
4 "REFERRING TO," "RELATED TO," "EVIDENCE," "EVIDENCING," and "CONSTITUTE" and  
5 includes referring to, recording, reflecting, supporting, interpreting, prepared in connection with, used  
6 in preparation for, pertaining to, mentioning, having any relationship to, or being in any way legally,  
7 logically, or factually connected with the matter discussed, in whole or in part.

8 9. "COMMUNICATION" means any transmission, relation, or delivery of things, facts,  
9 thoughts or ideas by any means, method, or medium on or by which intelligence or information can be  
10 delivered, transported, recorded, maintained or retrieved, including telephonic face to face  
11 conversation, without limitation, any handwritten, typed, printed, graphic, electric, magnetic, or  
12 illustrative material of any kind or description, including ESI (defined below), drafts and final versions,  
13 originals and reproductions, signed and unsigned versions, however produced or reproduced, and  
14 regardless of whether approved, signed, sent, received, redrafted, prepared by or for,  
15 or in the possession, custody or control of the party to whom this discovery is propounded or any other  
16 PERSON acting or purporting to act on behalf of such party.

17 10. "ELECTRONICALLY STORED INFORMATION" or "ESI" shall include, without  
18 limitation, the following:

19 a. Information that is generated, received, processed, and recorded by laptop  
20 computers, desktop computers, microprocessors, all manner of digital recording devices such as  
21 portable cameras and microphones included with smartphones, and other electronic devices;

22 b. Internal or external web sites and servers;

23 c. Text, subject lines, attachments, contacts, appointments, and all information  
24 contained within electronic mail ("e-mail") accounts, whether those accounts are hosted or serviced by  
25 a third-party provider such as Google's Gmail, Microsoft Outlook, or Apple Mail;

26 d. Any and all communications, posts, text, images, or video messages posted on a  
27 public-facing social media service such as Facebook, Google+, Twitter, Instagram, Wordpress,  
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1 Snapchat, or other social media service, to the extent not protected by federal and state privacy laws;

2 e. Output resulting from the use of any software program, whether said electronic  
3 data exists in an active file, specifying all files that are accessible and stored in a readily usable format  
4 (e.g., active, online data; near-line data; offline storage; and archives);

5 f. Activity listings of email receipts and transmittals; and

6 g. All items stored on computer memories, hard disks, solid state drives or hybrid  
7 drives, floppy disks, CD-ROMs, DVD-ROMS, Blu-ray disks, magnetic tape, microfiche, USB memory  
8 sticks, external hard drives, online “cloud” storage hosted by an external service such as Amazon Web  
9 Services, Microsoft OneDrive, iCloud, or a comparable service, the internal flash memory of a  
10 smartphone such as an iPhone or Android device, or on any other media for digital data storage or  
11 transmittal (e.g., a personal digital assistant such as a Blackberry), and file folder tabs or containers and  
12 labels appended or relating to any physical storage device associated with each original or copy of all  
13 Documents requested herein.

14 11. “IDENTIFY” shall mean:

15 a. When used in reference to a DOCUMENT, to state the type of DOCUMENT  
16 (e.g., letter, memorandum, telegram, chart, etc.), its author and originator, its date or dates, all  
17 addressees and recipients, and its present location or custodian;

18 b. When used in reference to a natural person, to state the person’s full name,  
19 current residence and business addresses, current residence and business telephone numbers and, if  
20 applicable, his or her title, employment, and job description. If current addresses are unknown, provide  
21 the last known business and residence address; and

22 c. When used in reference to an entity, to state the name, address, and telephone  
23 number of the entity.

1 B. Instructions

2 1. Documents Withheld

3 If any DOCUMENT is withheld under a claim of privilege or other protection, so as to  
4 aid the Court and the parties hereto to determine the validity of the claim of privilege or other  
5 protection, please provide the following information with respect to any such DOCUMENT:

- 6 a. The DOCUMENT'S title, if any;
- 7 b. The full legal name, address, and title of the person(s) who prepared the  
8 DOCUMENT, who signed it, and over whose name it was sent or issued;
- 9 c. The full legal name, address, and title of each person(s) to whom the  
10 DOCUMENT was directed;
- 11 d. The nature and substance of the DOCUMENT with sufficient particularity to  
12 enable the Court and parties to this ACTION to identify the DOCUMENT;
- 13 e. The date the DOCUMENT was first prepared;
- 14 f. The full legal name, address, and title of each person(s) who has custody of or  
15 control over the DOCUMENT and each copy thereof;
- 16 g. The full legal name, address, and title of each person to whom copies of the  
17 DOCUMENT were furnished;
- 18 h. The number of pages comprising the DOCUMENT;
- 19 i. The specific legal or factual basis on which any privilege or other protection is  
20 claimed (blanket claims of attorney-client privilege will not be deemed sufficient);
- 21 j. Whether any non-privileged or non-protected matter is included in the  
22 DOCUMENT, and whether the DOCUMENT can be sufficiently redacted to disclose only non-  
23 privileged or non-protected matter; and
- 24 k. The full legal name, address, and title of each person who has seen or reviewed  
25 or is likely to have seen or reviewed the document; and a description of the subject matter of the  
26 document YOU consider adequate to support the claim of privilege.
- 27
- 28

1           2.     Partial Production

2           Whenever YOU object to a particular request, or portion thereof, YOU must produce all  
3 documents called for which are not subject to that objection. Similarly, wherever a document is not  
4 produced in full, state with particularity the reason or reasons it is not being produced in full, and  
5 describe, to the best of YOUR knowledge, information and belief and with as much particularity as  
6 possible, those portions of the DOCUMENT which are not produced.

7           3.     Orderly Response

8           Please produce DOCUMENTS in such manner with specific reference to which interrogatory,  
9 request for production, etc. which the DOCUMENT is responsively produced to. Please produce all  
10 DOCUMENTS as they are kept in the usual course of business, organizing, naming, and labeling them  
11 to correspond with each Request.

12          4.     Construction of “And” and “Or”

13          As used herein, the words “and” and “or” shall be construed both conjunctively and  
14 disjunctively, and each shall include the other wherever such dual construction will serve to bring  
15 within the scope of this request any documents which would otherwise not be brought within its scope.

16          5.     Construction of the Singular and Plural Forms

17          As used herein, the singular form shall include the plural and vice versa whenever such dual  
18 construction will serve to bring within the scope of this request any documents which would otherwise  
19 not be brought within its scope.

20          6.     Form of Production

21          YOU are to produce the requested DOCUMENTS for inspection, copying, or photographing in  
22 their original form or legible, accessible electronic reproduction thereof. DOCUMENTS may be  
23 produced electronically at YOUR option.

24          With regard to electronically-stored information, please produce Microsoft PowerPoint  
25 presentations containing audio, Microsoft Excel documents containing macros, and Microsoft Access  
26 databases in native format. Please produce all other documents produced electronically in native format  
27 with metadata intact or in PDF format with metadata intact. Alternatively, DOCUMENTS produced  
28

1 electronically may be produced in TIFF format with standard load files, including .opt image load files  
2 and .data metadata load files.

3 ESI may be provided via CD, DVD, File Transfer Protocol site, portable hard or flash drive, or  
4 other reasonably accessible media format. When practicable, please produce hard copy or physical  
5 documents in scanned OCR'd PDF format with metadata intact or scanned TIFF format with standard  
6 load files, including .opt image load files and .dat metadata load files. Data files should not be zipped,  
7 encrypted, or otherwise restricted or proprietarily protected for specific use. If the native file format is  
8 derived from software not accessible with Microsoft Office applications (or other common  
9 applications), please so state in response to the particular Request.

10 If the Document or information requested is in a computer-readable form and not produced in  
11 PDF or TIFF format, please specify the software (including the exact versions and release) used to  
12 create the information. Also specify any other software, hardware, or other information such as  
13 passwords or user-supplied files that are required or desirable in order to examine and use the  
14 information. Specify the exact configuration of the hardware on which the information was created,  
15 including the memory size (and graphics processing unit, if any, in the event the information contains  
16 or requires graphics). Please give the exact name, release, and version of the operating system used on  
17 the hardware.

18 NOTE: IF YOU ARE UNSURE AS TO THE INTENT AND MEANING OF ANY OF THE  
19 FOREGOING DEFINITIONS OR ANY OF THE FOLLOWING REQUESTS FOR PRODUCTION,  
20 YOU ARE HEREBY REQUESTED TO HAVE YOUR ATTORNEY CONTACT ATTORNEYS OF  
21 RECORD FOR THE PROPOUNDING PARTY, WHO HEREBY OFFER TO PROVIDE ANY  
22 NEEDED ASSISTANCE NECESSARY FOR YOU TO UNDERSTAND THE INTENT AND  
23 MEANING OF ANY OF THE FOREGOING THEREBY TO ENSURE THAT THE COURT IS NOT  
24 BURDENED BY ANY MOTION TO COMPEL FURTHER RESPONSES TO REQUESTS FOR  
25 PRODUCTION BECAUSE OF ANY UNCERTAINTY OF THE FOREGOING ON YOUR PART.

**Requests for Production of Documents**

REQUEST FOR PRODUCTION NO. 1:

Produce all bank account statements for ACCOUNT 7496 for the months of November 2020, December 2020, September 2022, December 2022, March 2025, and April 2025.

REQUEST FOR PRODUCTION NO. 2:

Produce all DOCUMENTS and COMMUNICATIONS supporting any bank statement, including but not limited to, deposit slips, copies of deposited checks, images of deposited items, wire transfer communications, electronic transfer records, and any other documents reflecting deposits, withdrawals, or creditors for ACCOUNT 7496 for the period of January 1, 2020, through April 30, 2025.

REQUEST FOR PRODUCTION NO. 3:

Produce all bank account statements for ACCOUNT 6718 for the months of November 2020, December 2020, February 2025, March 2025, and April 2025.

REQUEST FOR PRODUCTION NO. 4:

Produce all DOCUMENTS and COMMUNICATIONS supporting any bank statement, including but not limited to, deposit slips, copies of deposited checks, images of deposited items, wire transfer communications, electronic transfer records, and any other documents reflecting deposits, withdrawals, or creditors for ACCOUNT 6718 for the period of January 1, 2020, through April 30, 2025.

REQUEST FOR PRODUCTION NO. 5:

Produce all bank account statements for accounts held by the DEBTOR, including but not limited to, checking, savings, money market accounts, certificates of deposit, or any other deposit or transaction account, but excluding ACCOUNT 4796 and ACCOUNT 6718, from January 1, 2020, through April 30, 2025.

REQUEST FOR PRODUCTION NO. 6:

Produce all DOCUMENTS and COMMUNICATIONS supporting any bank statement, including but not limited to, deposit slips, copies of deposited checks, images of deposited items, wire

1 transfer communications, electronic transfer records, and any other documents reflecting deposits,  
2 withdrawals, or creditors for accounts held by the DEBTOR, including but not limited to, checking,  
3 savings, money market accounts, certificates of deposit, or any other deposit or transaction account, but  
4 excluding ACCOUNT 4796 and ACCOUNT 6718, for the period of January 1, 2020, through April 30,  
5 2025.

6  
7 Dated: October 7, 2025

MARSHACK HAYS WOOD LLP

8  
9 By: /s/ Laila Rais

10 D. EDWARD HAYS  
11 AARON E. DE LEEST  
12 LAILA RAIS  
13 SARAH R. HASSELBERGER  
14 Attorneys for Chapter 7 Trustee,  
15 LARRY D. SIMONS  
16  
17  
18  
19  
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21  
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24  
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27  
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**EXHIBIT 2**

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address		FOR COURT USE ONLY
Michael G. Spector 2122 N. Broadway Santa Ana, CA 92706 714-835-3130 Fax: 714-558-7435 145035 CA mgspector@aol.com		
<input type="checkbox"/> Individual appearing without attorney <input checked="" type="checkbox"/> Attorney for Debtor		
UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA		
In re:	David Robert Stone	CASE NO.: 6:25-bk-12353 SY CHAPTER: 7
		SUMMARY OF AMENDED SCHEDULES, MASTER MAILING LIST, AND/OR STATEMENTS [LBR 1007-1(c)]
Debtor(s)		

A filing fee is required to amend Schedules D, or E/F (see Abbreviated Fee Schedule on the Court's website [www.cacb.uscourts.gov](http://www.cacb.uscourts.gov)). A supplemental master mailing list (do not repeat any creditors on the original) is also required as an attachment if creditors are being added to the Schedule D or E/F. Are one or more creditors being added? ☐ Yes ☐ No

The following schedules, master mailing list or statements (check all that apply) are being amended:

- ☒ Schedule A/B ☒ Schedule C ☐ Schedule D ☐ Schedule E/F ☐ Schedule G  
☐ Schedule H ☐ Schedule I ☐ Schedule J ☐ Schedule J-2 ☒ Statement of Financial Affairs  
☐ Statement About Your Social Security Number(s) ☐ Statement of Intentions ☐ Master Mailing List  
☐ Other (specify) \_\_\_\_\_

I/we declare under penalty of perjury under the laws of the United States that the amended schedules, master mailing list, and/or statements are true and correct.

Date: June 4, 2025

  
David Robert Stone  
Debtor 1 Signature

Debtor 2 (Joint Debtor) Signature (if applicable)

**NOTE:** It is the responsibility of the Debtor, or the Debtor's attorney, to serve copies of all amendments on all creditors listed in this Summary of Amended Schedules, Master Mailing List, and/or Statements, and to complete and file the attached Proof of Service of Document.

This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.

Fill in this information to identify your case and this filing:

Debtor 1	<b>David Robert Stone</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>CENTRAL DISTRICT OF CALIFORNIA</b>			
Case number	<b>6:25-bk-12353 SY</b>		

☒ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**170 Greenwood Ave**

Street address, if available, or other description

**San Rafael** **CA** **94901-0000**

City State ZIP Code

**Marin**

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

Who has an interest in the property? Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

**\$4,000,000.00**

Current value of the portion you own?

**\$4,000,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100%**

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

**If you own or have more than one, list here:**

1.2

**49841 Canyon View Drive**

Street address, if available, or other description

**Palm Desert CA 92260-0000**

City State ZIP Code

**Riverside**

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$5,000,000.00</b>	<b>\$5,000,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100%**

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**If you own or have more than one, list here:**

1.3

**4310 Redwood Highway  
Ste 100 and 200**

Street address, if available, or other description

**San Rafael CA 94903-0000**

City State ZIP Code

**Marin**

County

**What is the property?** Check all that apply

- ☐ Single-family home  
☐ Duplex or multi-unit building  
☒ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$2,000,000.00</b>	<b>\$2,000,000.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**100%**

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number:

**Commercial condo**

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$11,000,000.00**

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1	Make: <b>Bentley</b> Model: <b>V8 Mulliner</b> Year: <b>2022</b> Approximate mileage: _____ Other information: _____ <b>Lease</b> <b>Palm Desert</b>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property? <b>\$0.00</b> Current value of the portion you own? <b>\$0.00</b>
3.2	Make: <b>Ford</b> Model: <b>Pickup</b> Year: <b>1993</b> Approximate mileage: _____ Other information: _____ <b>Located in San Rafael</b>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property? <b>\$2,500.00</b> Current value of the portion you own? <b>\$2,500.00</b>
3.3	Make: <b>Harley Davidson</b> Model: _____ Year: <b>1996</b> Approximate mileage: _____ Other information: _____ <b>Located in San Rafael</b>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property? <b>\$1,000.00</b> Current value of the portion you own? <b>\$1,000.00</b>
3.4	Make: <b>Harley Davidson</b> Model: <b>Exotic</b> Year: <b>2003</b> Approximate mileage: _____ Other information: _____ <b>Located in Palm Desert</b>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property? <b>\$4,000.00</b> Current value of the portion you own? <b>\$4,000.00</b>
3.5	Make: <b>Chevrolet</b> Model: <b>C4500</b> Year: <b>2004</b> Approximate mileage: _____ Other information: _____ <b>Located in San Rafael</b>	Who has an interest in the property? Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property? <b>\$10,000.00</b> Current value of the portion you own? <b>\$10,000.00</b>

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

<b>3.6</b> Make: <b>Ford</b> Model: <b>F550 Armored Vehicle</b> Year: <b>2006</b> Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Located in Palm Desert</div>	<b>Who has an interest in the property?</b> Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	<small>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</small>  <table border="0"><tr><td style="text-align: right;"><b>Current value of the entire property?</b></td><td style="text-align: right;"><b>Current value of the portion you own?</b></td></tr><tr><td style="text-align: right;"><u>\$150,000.00</u></td><td style="text-align: right;"><u>\$150,000.00</u></td></tr></table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$150,000.00</u>	<u>\$150,000.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$150,000.00</u>	<u>\$150,000.00</u>					

<b>3.7</b> Make: <b>Range Rover</b> Model: _____ Year: <b>2014</b> Approximate mileage: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Located in San Rafael</div>	<b>Who has an interest in the property?</b> Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	<small>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</small>  <table border="0"><tr><td style="text-align: right;"><b>Current value of the entire property?</b></td><td style="text-align: right;"><b>Current value of the portion you own?</b></td></tr><tr><td style="text-align: right;"><u>\$8,500.00</u></td><td style="text-align: right;"><u>\$8,500.00</u></td></tr></table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$8,500.00</u>	<u>\$8,500.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$8,500.00</u>	<u>\$8,500.00</u>					

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**  
*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

☐ No  
☒ Yes

<b>4.1</b> Make: <b>Luxe</b> Model: <b>Golfcart</b> Year: <b>2013</b> Other information: <div style="border: 1px solid black; padding: 2px;">Located in Palm Desert</div>	<b>Who has an interest in the property?</b> Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	<small>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</small>  <table border="0"><tr><td style="text-align: right;"><b>Current value of the entire property?</b></td><td style="text-align: right;"><b>Current value of the portion you own?</b></td></tr><tr><td style="text-align: right;"><u>\$5,000.00</u></td><td style="text-align: right;"><u>\$5,000.00</u></td></tr></table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$5,000.00</u>	<u>\$5,000.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$5,000.00</u>	<u>\$5,000.00</u>					

<b>4.2</b> Make: <b>Haulmark</b> Model: <b>Trailer</b> Year: <b>2014</b> Other information: <div style="border: 1px solid black; padding: 2px;">Located in Palm Desert</div>	<b>Who has an interest in the property?</b> Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	<small>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</small>  <table border="0"><tr><td style="text-align: right;"><b>Current value of the entire property?</b></td><td style="text-align: right;"><b>Current value of the portion you own?</b></td></tr><tr><td style="text-align: right;"><u>\$4,000.00</u></td><td style="text-align: right;"><u>\$4,000.00</u></td></tr></table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$4,000.00</u>	<u>\$4,000.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$4,000.00</u>	<u>\$4,000.00</u>					

<b>4.3</b> Make: _____ Model: <b>Golfcart</b> Year: _____ Other information: <div style="border: 1px solid black; padding: 2px;">Palm Desert</div>	<b>Who has an interest in the property?</b> Check one <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another  <input type="checkbox"/> Check if this is community property (see instructions)	<small>Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D: Creditors Who Have Claims Secured by Property</i>.</small>  <table border="0"><tr><td style="text-align: right;"><b>Current value of the entire property?</b></td><td style="text-align: right;"><b>Current value of the portion you own?</b></td></tr><tr><td style="text-align: right;"><u>\$5,000.00</u></td><td style="text-align: right;"><u>\$5,000.00</u></td></tr></table>	<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>	<u>\$5,000.00</u>	<u>\$5,000.00</u>
<b>Current value of the entire property?</b>	<b>Current value of the portion you own?</b>					
<u>\$5,000.00</u>	<u>\$5,000.00</u>					

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

\$190,000.00

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

Household furniture, fixtures, refrigerator, freezer, washier and  
drier and effects San Rafael, California

**\$10,000.00**

Household, Furniture fixtures, patio furniture, washer, drier,  
refrigerator and freezer and effects Palm Desert

**\$10,000.00**

Piano located at San Rafael

**\$10,000.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices  
including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

11 TVs in Palm Desert

**\$1,000.00**

8 TVs in San Rafael

**\$800.00**

Personal computer and printer

**\$100.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections;  
other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

4 Pinball Machines

**Unknown**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools;  
musical instruments

☐ No

☒ Yes. Describe.....

2 Sets of Golf Clubs

**\$1,000.00**

3 Electric Bikes

**\$3,000.00**

2 Home Gyms

**\$2,000.00**

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

Apprx 20,000 rounds of old ammunition in storage at  
10355 Mogul Rd, Reno, NV

**\$4,000.00**

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

10-15 long guns, 20,000 rounds of old ammunition, 3 safes and  
light protective equipment  
Havasu Sel Storage 4622 N. London Bridge Rd.  
Lake Havasu City, AZ

**\$11,000.00**

Small number of long gun and hand guns, law enforcement  
protective gear and appx 30,000 rounds of ammunition used in law  
enforcement activities as a reserve sheriff  
San Rafael, California

**\$6,000.00**

8-10 long guns, assortment of hand guns and appx. 40,000 rounds  
of ammunition  
Canyon Vies Drive

**\$10,000.00**

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothing

**\$1,500.00**

**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Rolex Presidentials  
(20 years old)

**Unknown**

H Stern watch

**\$500.00**

Wedding Band

**\$1,000.00**

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

Outdoor Furniture  
San Rafael

**\$2,000.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☒ Yes. Give specific information.....

Barbecue  
San Rafael

**\$1,000.00**

Outdoor Furniture  
Palm Desert

**\$2,000.00**

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

**\$76,900.00**

**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**Cash**

**\$1,000.00**

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

**Bank of America  
PO Box 25118  
Tampa, FL 33622-5118  
Acct 7496**

**17.1. Business Checking Cornerstone Financial Services**

**\$8,500.00**

**Bank of America  
PO Box 25118  
Tampa, FL 33622-5118  
Acct 6718  
David Stone DBA Cornerstone Financial  
Services**

**17.2. Business Checking**

**\$292.00**

**Bank of America  
PO Box 25118  
Tampa, FL 33622-3115  
Acct 4953  
David Stone**

**17.3. Personal Checking**

**\$65,161.00**

**Wells Fargo  
PO Box 6995  
Portland, OR 97228-6995  
Acct 1817**

**17.4. Commercial  
Checking**

**\$14,795.00**

**Wells Fargo  
PO Box 6995  
Portland, OR 97228-6995  
Acct 5133**

**17.5. Business Checking**

**\$4,053.00**

**Westamerica  
Westamerica  
7333 Redwood Blvd  
Novato, CA 94948  
Acct 5991  
David Stone Living Trust DBA Cornerstone  
Financial Services**

**17.6. Business Checking**

**\$9,284.00**

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

	Westamerica Westamerica 7333 Redwood Blvd Novato, CA 94948 Acct 9731 David Stone Living Trust DBA Cornerstone Financial Services			\$4,117.00
17.7. Business Checking				
	Westamerica 7333 Redwood Blvd Novato, CA 94948 Acct 4210 David Stone Living Trust			\$8,200.00
17.8. Personal Checking				
18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes..... Institution or issuer name:				
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Give specific information about them.....				
	Name of entity:	% of ownership:		
	Stoneway Capital	100 %		\$0.00
	Stone Motor Company LLC  (The Debtor asserts ownership in the following vehicles although title is ostensibly in the name of Stone Motors: 1. 2016 Ford Shelby; 2013 Rolls Royce Ghost; 3 2022 Chevrolet Corvette; 4) 2014 Range Rover Sport; and 5) 2011 Harley Davidson).	100 %		Unknown
	Calzona Truck Sales	100 %		\$0.00
	Cornerstone Financial Services (sole proprietorship)			
	All assets listed herein	100 %		\$0.00
20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Give specific information about them Issuer name:				
21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. List each account separately.				
	Type of account:	Institution name:		
	IRA	Charles Schwab Acct 5887		\$750,000.00

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☐ No

☒ Yes. Give specific information about them...

**David R. Stone Living Trust  
(Life Insurance policies and titles to real estate)**

**\$0.00**

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.**

**28. Tax refunds owed to you**

☐ No

☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**\$35,000 credit balance toward 2024 taxes**

**Overpayment**

**\$35,000.00**

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☐ No

☒ Yes. Give specific information..

**Loans to Stoneway Capital Corporation**

**\$245,000.00**

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

**Loans to Calzona Truck Sales**

**\$1,225,000.00**

**Loans to Stone Motors \$705,000  
Amounts Owed on Vehicles Transferred to Stone Motors  
188900**

**\$893,900.00**

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:

**Nassau Re  
Policy 6489  
Term**

**David Stone Living  
Trust**

**\$0.00**

**Nassau Re  
Policy 9538  
Whole**

**David Stone Living  
Trust**

**\$9,100.00**

**Nassau Re  
Policy 2483  
Term**

**David Stone Living  
Trust**

**\$0.00**

**State Farm  
Policy 8969  
Term**

**David Stone Living  
Trust**

**\$0.00**

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

☒ No

☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

**\$3,273,402.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.

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Debtor 1 **David Robert Stone**

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☒ Yes. Go to line 38.

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.

**38. Accounts receivable or commissions you already earned**

☐ No

☒ Yes. Describe.....

Balance owing to Debtor in leased trucks \$10,812,152  
Balance owing to Debtor on Residuals \$2,980,663  
(See attached)

**\$13,792,815.25**

**39. Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No

☒ Yes. Describe.....

See attachment

**\$0.00**

**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☐ No

☒ Yes. Describe.....

2 Non-Working Forklifts

**\$1,000.00**

6 55 Gallon Barrels of fuel

**\$1,000.00**

**41. Inventory**

☒ No

☐ Yes. Describe.....

**42. Interests in partnerships or joint ventures**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**43. Customer lists, mailing lists, or other compilations**

☒ No.

☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

☒ No

☐ Yes. Describe.....

**44. Any business-related property you did not already list**

☒ No

☐ Yes. Give specific information.....

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Debtor 1 **David Robert Stone**

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45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

**\$13,794,815.25**

**Part 6:** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No. Go to Part 7.

☐ Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ No

☒ Yes. Give specific information.....

**Meadow Club membership**

**\$30,000.00**

**Plantation Golf Club**

**\$0.00**

**150 Bottle of Wine at San Rafael  
60 Bottles of Wine in Palm Desert**

**\$7,000.00**

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$37,000.00**

**Part 8:** List the Totals of Each Part of this Form

- |  |                             |   |
|--|-----------------------------|---|
| 55. Part 1: Total real estate, line 2 .....                      |                             | <b>\$11,000,000.00</b>                              |
| 56. Part 2: Total vehicles, line 5                               | <b>\$190,000.00</b>         |   |
| 57. Part 3: Total personal and household items, line 15          | <b>\$76,900.00</b>          |   |
| 58. Part 4: Total financial assets, line 36                      | <b>\$3,273,402.00</b>       |   |
| 59. Part 5: Total business-related property, line 45             | <b>\$13,794,815.25</b>      |   |
| 60. Part 6: Total farm- and fishing-related property, line 52    | <b>\$0.00</b>               |   |
| 61. Part 7: Total other property not listed, line 54             | <b>+</b> <b>\$37,000.00</b> |   |
| 62. Total personal property. Add lines 56 through 61...          | <b>\$17,372,117.25</b>      | Copy personal property total <b>\$17,372,117.25</b> |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 |                             | <b>\$28,372,117.25</b>                              |

DATE BOOK	DATE END	FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP	CF #	SUM RECEIVABLE	RESIDUAL VALUE
6/12/20	6/12/25	Harold G.	Horace	9510 Fossil Canyon	Humble	TX	77396-	2263	19,600.00	11,475.00
8/20/20	8/20/25	Eric	Rojas	1312 Kayford Ave	S El Monte	CA	91733-	2324	8,934.00	12,500.00
8/21/20	8/21/25	Maria Del Carmen	Valdovinos Fuentes	9500 Vanalden Ave	Northridge	CA	91324-	2327	38,700.00	13,562.50
12/16/20	12/16/25	Robert D.	Marshall	913 Glenn Heather Ct	Dacono	CO	80514-	2438	15,080.00	15,500.00
12/16/20	8/21/25	Jose W.	Figueroa Perez	19039 Elaine Ave	Artesia	CA	90701-	2440	11,186.00	11,375.00
12/17/20	12/17/25	Luis A.	Vega Jr.	9403 Meadow Falls Dr	Bakersfield	CA	93311-	2442	20,682.00	20,000.00
1/15/21	1/15/26	Edgar M.	Acosta Villarreal	51702 La Ponderosa Dr.	Coachella	CA	92236-	2462	21,980.00	19,950.00
3/9/21	7/9/25	Francisco	Cerda Garza	1017 Ridgeland Ave	McAllen	TX	78503-	2497	2,600.00	10,725.00
3/31/21	11/30/24	Juan	Martinez					2512	7,781.00	11,125.00
4/5/21	1/20/26	Luis F.	Salazar Bobadilla	8760 W Hammer Ln	Las Vegas	NV	89149-	2517	20,878.00	16,475.00
4/26/21	4/26/26	Abraham	Guzman Martinez	1268 Trask Dr	Hollister	CA	95023-	2530	35,700.00	22,500.00
4/27/21	6/27/25	Julio R.	Gonzalez	1766 Rio Drive	Eagle Pass	TX	78852-	2531	9,992.00	21,250.00
5/14/21	1/14/26	Tae H.	Lee	1033 S Bronson Ave	Los Angeles	CA	90019-	2539	18,980.00	17,975.00
5/19/21	5/19/24	Mara	Figuerora					2544	3,534.00	10,750.00
5/24/21	7/24/25	Josue M.	Jimenez Caballero	2150 21st Ave	San Francisco	CA	94116-	2545	5,192.00	10,750.00
6/7/21	12/7/25	Juan	Garcia Garcia	8180 11th Ave	Hesperia	CA	92345-	2554	16,980.00	13,725.00
6/16/21	10/16/26	Timothy H.	Morris	2256 N 850 W	Clinton	UT	84015-	2560	12,784.00	13,725.00
6/18/21	6/18/26	Kevin L.	McIlwain	9100 Pepper Grass Ave	Odessa	TX	79765-	2563	34,470.00	22,475.00
		Brandy	Wong					2564	2,500.00	
7/6/21	6/6/26	Victor M.	Reyes Larios	13358 Fern Hollow Way	Victorville	CA	92392-	2576	34,470.00	19,725.00
7/23/21	5/23/25	Hector J.	Vasquez	26201 Le Mans Dr	Moren Valley	CA	92555-	2586	8,275.00	13,475.00
8/11/21	2/11/26	Jose Martin	Lopez	4222 N. 79th Ln	Phoenix	AZ	85033-	2592	24,300.00	17,249.75
8/17/21	9/30/26	Marcus C.	Triplett	1705 Beacon Point Ln	Dickinson	TX	77539-	2593	27,455.00	12,375.00
8/27/21	11/12/25	Aldo A.	Cedillo	3716 Santos Morales Dr	Laredo	TX	78046-	2600	18,150.00	13,475.00
9/13/21	9/13/26	Francisco A.	Gomez Jr.	15950 Ellington Way	Chino Hills	CA	91709-	2607	39,564.00	21,225.00
9/14/21	9/14/26	Juan G.	Mora	414 Beaumont St	Las Vegas	NV	89106-	2608	57,570.00	27,225.00
		Carlos	Espinoza					2612	5,000.00	
10/8/21	12/8/25	Alonso	Ceniseros	2001 S. Campus Ave Apt E	Ontario	CA	91761-	2617	11,925.00	13,250.00
10/20/21	10/20/25	Josue N.	Gonzalez Wong	202 B St	Taft	CA	93268-	2623	10,788.00	18,750.00
10/21/21	9/21/25	Diego A.	Ugues Guevara	14730 Shape Dr Unit B	El Paso	TX	79928-	2626	6,450.00	10,625.00
10/27/21	8/28/25	Marcus D.	Addy	503 S Flower St Apt 3	Inglewood	CA	90301-	2629	11,886.00	14,975.00
11/18/21	11/2/25	Lilia V.	Garcia	1675 Campbell Rd	Sidney	OH	45365-	2634	24,880.00	11,750.00
11/23/21	2/23/26	Alvaro	Contreras Jr.	3819 Finnigan Ct	Riverbank	CA	95367-	2639	22,776.00	13,300.00
		Arturo	Garcia					2640	38,125.00	
11/30/21	1/31/26	Audel	Rodriguez Morfin	600 E Tulare St	Avenal	CA	93204-	2642	27,168.00	11,975.00
		Rolando	Flores					2660	53,144.00	
1/28/22	7/28/25	Domingo V.	Calderon Cerna	37142 Sabal Ave	Palmdale	CA	93552-	2670	10,788.00	13,750.00
2/11/22	6/11/25	Juan C.	Alvarez	820 Gondola Ln	El Paso	TX	79912-	2678	7,192.00	14,375.00
3/22/22	3/22/25	Enver A.	Dauti	3126 Legends Creek Dr	Spring	TX	77386-	2685	1,825.00	13,750.00
3/23/22	9/7/26	Alfredo	Solis Hernandez	10961 Larch Ave	Bloomington	CA	92316-	2687	47,960.00	19,975.00
4/13/22	2/13/27	Iris O.	Funez	1622 W 259th St	Harbor City	CA	90710-	2690	62,348.00	22,500.00
4/15/22	5/22/25	Gabriel	Sepulveda Dominguez	14833 Kingston Dr	Horizon City	TX	79928-	2691	5,235.00	13,748.75

DATE BOOK	DATE END	FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP	CF #	SUM RECEIVABLE	RESIDUAL VALUE
5/18/22	11/26/26	Lord B.	Ezell	27907 Via De La Real	Moreno Valley	CA	92555-	2707	50,925.00	19,662.50
5/21/22	2/21/26	Maurice L.	Williams	925 Heath Creek Dr	Desoto	TX	75115-	2710	27,750.00	10,233.75
5/26/22	9/11/25	Lorena P.	Orozco Ponce	402 Newton St	Denver	CO	80204-	2711	10,486.00	19,987.50
		Edwin	Sirin					2715	65,940.00	
		Ernesto	Lopez					2718	60,736.00	
8/2/22	8/2/26	Maria G.	Hernandez	43500 Corte Logrono	Temecula	CA	92592-	2721	39,968.00	17,999.75
8/5/22	6/20/25	Eric R.	Macias Ortega	3212 David Palacio Dr	El Paso	TX	79938-	2722	7,490.00	11,475.00
8/10/22	10/25/26	Miguel A.	Bravo	725 Eggleston Ave	Dos Palos	CA	93620-	2724	59,960.00	20,475.00
8/17/22	8/17/25	Derian	Soto Vaca	303 Priest Rapids Dr	Mattawa	WA	99349-	2728	20,100.00	22,475.00
8/19/22	7/19/25	Gerardo	Torres	128 Archangel Way	Chaparral	NM	88081-	2731	11,984.00	10,725.00
8/26/22	8/26/27	Andy	Garcia	30249 Goldenrain Dr	Menifee	CA	92584-	2732	89,100.00	17,487.50
9/2/22	4/20/26	Donovan F.	Williams	11261 San Mateo Drive	Loma Linda	CA	92354-	2733	37,875.00	17,498.75
9/14/22	3/14/26	Marvin E.	Jackson III	6434 Westward Wood Way	Humble	TX	77338-	2735	21,125.00	11,737.50
9/23/22	2/23/27	Adriano	Da Silva	3651 Prairie Waters Dr. #3108	Dallas	TX	75052-	2739	67,450.00	20,737.50
10/5/22	7/5/25	Heidy	Abreu Ramirez	30523 Animation LN	Wesley Chapel	FL	33545-	2742	9,250.00	12,475.00
10/14/22	6/14/26	Efrain	Lara	6522 Cerritos Ave.	Long Beach	CA	90805-	2745	33,966.00	13,750.00
11/29/22	5/26/26	Marcos R.	Chia	1309 Alameda Ave	Chowcilla	CA	93610-	2752	30,772.00	15,875.00
11/29/22	2/13/27	Elmer N.	Crespin Zamora	1855 Griffin Dr	Vallejo	CA	94589-	2753	68,328.00	13,750.00
11/30/22	1/30/27	Jaime L.	Cordova Rico	888 E Rialto Ave	San Bernardino	CA	92408-	2754	57,454.00	18,225.00
12/12/22	6/12/26	Jose L.	Andrade	5500 Quince St.	Odessa	TX	79763-	2757	30,960.00	15,625.00
1/19/23	11/6/26	Dillon C.	Purnell	206 North Lake Dr. Apt 2006	Warner Robins	GA	31093-	2764	41,756.00	12,625.00
2/2/23	3/2/26	Yosmel	Fundora Mojena	5751 Greenhouse Rd Apt 1432	Katy	TX	77449-	2767	29,970.00	12,500.00
2/13/23	2/28/26	Elmer A.	Castillo	12027 Santian Ct	Jurapa Valley	CA	91752-	2769	20,972.00	8,875.00
2/17/23	11/17/26	Daniel	De La Garza	2429 Dakota Rd	Fort Mahave	AZ	86426-	2771	42,466.00	16,237.50
2/27/23	4/27/26	Syron K.	Collins	9755 Clanton Pines Dr.	Humble	TX	77396-	2776	27,168.00	9,975.00
3/8/23	9/10/27	Gerardo P.	Salinas	216 W Court St Apt 55	Woodland	CA	95695-	2779	80,430.00	15,500.00
3/10/23	9/10/27	Cayetano	Valenzuela Orozco	5800 Aquamarine Peak Dr.	Bakersfield	CA	93313-	2780	107,200.00	26,250.00
3/31/23	9/30/26	Vicente	Moreno	22401 Elaine Ave.	Hawaiian Gardens	CA	90716-	2786	67,158.00	22,737.50
4/13/23	2/23/28	John B.	Blount	12970 Springfield Rd	Denham Springs	LA	70706-	2789	105,222.00	28,737.50
5/8/23	5/8/27	Joe N.	Stewart	34710 Lake Side Drive	Brookshire	TX	77423-	2796	60,842.00	15,000.00
6/23/23	2/23/27	Marcio	Anaya Valdez	3811 W Elowin Ave.	Visalia	CA	93291-	2803	48,750.00	12,498.75
6/29/23	12/29/27	Thomas C.	Rauda	7925 Ventura Canyon Ave	Panorama City	CA	91402-	2804	90,930.00	22,500.00
7/13/23	7/13/26	Emilio	Villagomez Alcazar	1842 N. Mae Carden St.	Visalia	CA	93291-	2805	23,364.00	8,750.00
7/24/23	8/25/25	Braswell D.	Tanksley	4430 Castellon Way	Augusta	GA	30906-	2808	16,695.00	9,975.00
8/3/23	2/3/27	Burna C.	Catone	16504 Halldale Ave. A	Gardena	CA	90247-	2810	36,754.00	13,000.00
8/7/23	3/7/26	Miguel A.	Delgadillo	275 N. McArthur Ave.	Fresno	CA	93727-	2811	37,935.00	10,000.00
8/9/23	11/24/27	Albert M.	Barr	19306 Temre Lane	Rowland Heights	CA	91748-	2812	46,200.00	9,999.75
8/11/23	6/11/27	Jorge H.	Fuentes	926 S. 21st St.	El Centro	CA	92243-	2814	50,490.00	14,500.00
8/22/23	11/22/26	Keith	Taylor	3406 Finney Rd	Modesto	CA	95358	2815	35,658.00	14,975.00
8/24/23	1/28/26	Manuel A.	Hernandez	3086 Corbin Dr	West Valley City	UT	84120-	2818	67,176.00	12,625.00

DATE BOOK	DATE END	FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP	CF #	SUM RECEIVABLE	RESIDUAL VALUE
8/31/23	12/31/27	Bobby	Jackson	14050 Cherry Ave #R178	Fontana	CA	92337	2822	66,780.00	15,737.50
9/7/23	3/6/26	Miguel A.	Jaimes Dominguez	10843 S Reed Ave	Reedley	CA	93654-	2824	18,850.00	8,150.00
9/8/23	4/8/27	Roberto C.	Gonzalez Anaya	1602 Brentwood Dr. Apt D	College Station	TX	77840-	2825	48,600.00	16,250.00
9/19/23	9/19/26	Jitendra S.	Virck	900 Alpine Way	Tracy	CA	95376-	2827	37,758.00	10,000.00
9/22/23	10/22/26	Francisco BJ	Solorio Barrera	35053 Nicklaus Nook.	Beaumont	CA	92223-	2828	24,885.00	7,500.00
9/26/23	10/10/26	Jose M.	Aguirre	8807 Baring Cross St	Los Angeles	CA	90044-	2829	29,960.00	9,500.00
9/27/23	1/27/28	Christopher S.	Hess	4077 Hillside Drive	Banning	CA	92220-	2830	96,126.00	24,967.75
9/27/23	3/27/26	Martin	Rivera	12912 S. Frailey Ave.	Compton	CA	90221-	2831	23,970.00	10,500.00
9/29/23	3/29/27	Rene	Ortiz Corona	333 E Green Briar Ln	Dallas	TX	75203-	2835	42,450.00	12,475.00
9/29/23	11/14/26	Carlos A.	Cota Soto	82250 Ocotillo Ave.	Indio	CA	92201-	2837	30,756.00	8,375.00
10/2/23	5/2/27	Jeffrey M.	Nail	24405 Madison St.	Torrance	CA	90505-	2838	38,375.00	12,000.00
10/5/23	4/5/28	Anthony V.	Nguyen	5821 Marquette St.	Arlington	TX	76018-	2840	83,065.00	17,375.00
10/6/23	4/6/27	Moises A.	Guevara	1748 W 23rd St	Los Angeles	CA	90018-	2841	40,446.00	12,475.00
10/10/23	4/15/28	Leonardo D.	Padilla Delgado	11114 Reichling Ln.	Whittier	CA	90606-	2844	60,680.00	14,500.00
10/12/23	10-12-226	Kevin K.	Williams	2879 Havenwood Dr.	Conyers	GA	30094-	2845	29,700.00	8,750.00
10/16/23	11/16/26	Jaime A.	Letona Lopez	1952 W. Orange Grove Ave. Apt 25	Pomona	CA	91768-	2846	26,950.00	8,500.00
10/18/23	2/3/28	Jorge	Chavez Garcia	2408 Westbury Rd	Lansing	MI	48090-	2848	82,695.00	17,961.25
10/20/23	8/20/27	Von C. Jr.	Campbell	559 Shark St.	Perris	CA	92571-	2849	56,940.00	13,537.50
10/20/23	4/20/26	Jose C.	Torres Villegas	281 Santa Cruz St.	Mendota	CA	93640-	2850	22,275.00	9,250.00
10/30/23	3/1/28	Michael O.	Williams	2464 Copeland Rd	Valdosta	GA	31601-	2852	79,724.00	16,750.00
10/31/23	9/30/26	Juan J.	Fernandez	2045 Juanita Ct.	Modesto	CA	95350-	2853	42,435.00	10,350.00
11/1/23	12/1/27	Leoney	Pelegrin Diaz	6704 Fenway Dr.	Pasco	WA	99301-	2854	78,370.00	15,725.00
11/6/23	5/6/27	Santiago	Castellanos Munoz	6321 Casitas Ave	Bell	CA	90201-	2855	53,946.00	15,000.00
11/6/23	4/6/27	Luis E.	Ojeda Campos	22989 Pahute Rd.	Apple Valley	CA	92308-	2856	32,775.00	10,500.00
11/14/23	11/30/27	Timothy H.	Morris	1420 W. 1850 N.	Layton	UT	84041-	2859	61,132.00	10,700.00
11/17/23	11/17/28	Osman	Fuentes	16849 Passage Ave. Apt 7	Paramount	CA	90723-	2860	110,308.00	23,737.50
11/20/23	11/20/26	Johnpaul S.	Cisneros	2900 S Highland St.	Amarillo	TX	79103-	2861	29,810.00	8,725.00
11/30/23	10/1/26	Martin	Moreno Rabago	1021 Maple Ct.	Ontario	CA	91762-	2867	21,375.00	6,250.00
12/5/23	12/5/26	Ana C.	Zarate Andrade	1097 Santiago Dr.	Calexico	CA	92231-	2868	23,625.00	7,250.00
12/8/23	4/8/28	Sean K.	Monet	907 Grand Ave. Apt 5	Long Beach	CA	90804-	2869	70,122.00	13,998.75
12/11/23	6/11/25	Jesus	Sandoval	11461 2nd Ave.	Hesperian	CA	92354-	2870	3,750.00	7,000.00
12/13/23	2/13/28	Hector A.	Padilla Jr.	11114 Reichling Ln	Whittier	CA	90606-	2872	85,026.00	16,000.00
12/15/23	12/15/27	Navor	Rodriguez Rojas	461 Estudillo Ave.	Los Angeles	CA	90063-	2873	83,930.00	12,875.00
12/20/23	12/20/28	Mercedes	Marquez Osorio	1467 River Dr.	Brawley	CA	92227-	2874	68,908.00	13,750.00
12/20/23	11/20/26	Luis	Avila Rivera	8107 Cole St	Dowey	CA	90242-	2875	29,854.00	9,475.00
12/21/23	7/15/27	Julian G.	Cabrera	4642 La Loma St.	San Antonio	TX	78233-	2876	68,975.00	13,237.50
12/22/23	4/22/27	Michael B.	Conway	6601 Noah Ave.	Bakersfield	CA	93308-	2877	36,344.00	8,237.50
12/28/23	12/28/27	Eduardo	Melendez Paulin	1123 E 28th St.	Los Angeles	CA	90011-	2878	59,430.00	13,000.00

DATE BOOK	DATE END	FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP	CF #	SUM RECEIVABLE	RESIDUAL VALUE
1/5/24	1/5/27	Terrance	Tomlinson	29 Hawser Way	Port Wentworth	GA	31407-	2879	33,770.00	9,999.75
1/5/24	4/5/28	Joseph L.	Taylor	4285 Tomahawk Dr.	Enoch	UT	84721-	2880	92,426.00	16,975.00
1/16/24	1/16/27	Hector J.	Elizaldi	2067 Quito Loop	Laredo	TX	78045-	2884	29,854.00	9,375.00
1/12/24	12/12/27	Rosario	Meza Quintero	14770 Rd 191	Porterville	CA	93258-	2885	54,332.00	10,725.00
1/17/24	5/9/27	Hagos F.	Seyoum	222 S. Newbern Way	Aurora	CO	80018-	2886	52,700.00	9,237.50
1/24/24	1/24/28	Bernabe	Chavez	586 Wild Oak Dr.	Windsor	CA	95492-	2887	72,150.00	14,112.50
1/25/24	1/25/27	Frank S.	Acuna	6128 Glenbrook Ln.	Stockton	CA	95207-	2888	36,840.00	9,975.00
1/26/24	9/15/27	Adrian	Luna Medina	1850 Rogina Ct	Merced	CA	95341-	2890	66,430.00	13,287.50
1/26/24	3/26/27	Maria E.	Gonzalez	614 W. I St.	Wilmington	CA	90744-	2891	37,746.00	9,225.00
1/31/24	12/30/27	Telisha A.	Jones	5300 Mantanzas Ave.	Fort Pierce	FL	34946-	2892	58,500.00	14,487.50
1/31/24	12/31/26	Jarret N.	Brandt	1206 W. Cheyenne Dr.	Chandler	AZ	85224-	2893	43,152.00	11,225.00
2/2/24	12/12/26	Carlos J.	Rosales Nunez	686 La Lomas Ct.	Imperial	CA	92251-	2894	45,846.00	10,875.00
2/6/24	5/6/27	Alonso	Ceniseros	2001 S. Campus Ave. Apt. E	Ontario	CA	91761-	2895	51,246.00	9,975.00
2/12/24	12/12/26	Jose I.	Arreola Jr.	1142 Pandora Dr. SW	Los Lunas	NM	87031-		34,454.00	8,625.00
3/5/24	7/5/27	Jonathan M.	Diaz	11129 Pope Ave.	Lynwood	CA	90262-	2904	46,438.00	10,475.00
3/11/24	4/11/27	Pedro A.	Santillana Jr.	1407 Reagan Dr.	Laredo	TX	78046-	2905	40,238.00	8,475.00
3/14/24	7/14/27	Jose A.	Santillan Conejo	1275 S. Sunset Dr.	Lodi	CA	95240-	2906	44,940.00	9,975.00
3/18/24	9/20/27	Francisco J.	Vargas Walker	1102 Loma Mesa	San Antonio	TX	78214-	2907	46,438.00	9,250.00
3/20/24	4/20/28	Abel A.	Ramos Axume	236 W. 93rd St.	Los Angeles	CA	90003-	2909	69,615.00	14,375.00
3/27/24	6/27/27	Satish	Kumar	475 Dover Way Apt 16	Campbell	CA	95008-	2911	44,744.00	9,225.00
4/3/24	4/3/27	Julian	Muniz	131 Mangana Hein Rd.	Laredo	TX	78046-	2912	40,446.00	8,800.00
4/4/24	10/4/27	Daniel	Morfin Mancilla	4147 Polaris Ave	Union City	CA	94587-	2913	54,336.00	10,287.50
4/8/24	7/8/27	Ana R.	Castillo	23243 Conifer Dr.	Denham Springs	LA	70726-	2914	55,738.00	18,000.00
4/11/24	3/11/26	Kelly K.	Stewart	5955 Linden Ave 2	Long Beach	CA	90805-	2915	19,572.00	6,975.00
4/15/24	8/15/27	Jose F.	Gomez Jr.	17908 Woodruff Ave. Apt. 51	Bellflower	CA	90706-	2916	44,940.00	9,225.00
4/17/24	4/17/28	Darwin J.	Osorio	2621 7th Ave.	Los Angeles	CA	90018-	2917	74,600.00	15,750.00
4/19/24	6/3/27	Billy W.	Alexander Jr.	631 State Highway 67	Graham	TX	76450-	2918	43,146.00	10,975.00
4/19/24	7/19/27	Hilario	Rodriguez Huerta	440 Manzanita Dr	Delano	CA	93215-	2919	39,060.00	8,475.00
4/22/24	5/22/27	Marcus O.	Sanders	2641 Channing Dr.	Grand Prairie	TX	75052-	2920	38,500.00	8,737.50
4/23/24	1/17/27	Santiago	Cruz Jr.	2906 Laredo St.	Laredo	TX	78043-	2921	39,950.00	8,000.00
4/24/24	11/24/27	Carlton L.	Mattis	5714 Barrington Run	Union City	GA	30350-	2922	67,680.00	9,987.50
4/26/24	10/25/27	Luis L.	Andrade Fernandez	800 15th Ave. Apt. B203	Longmont	CO	80501-	2923	66,690.00	11,225.00
4/26/24	10/26/27	Ernersto	Cota Davila	6470 W. Illinois St.	Tucson	AZ	85735-	2924	50,325.00	9,987.50
4/29/24	5/29/28	Jodha	Singh	12252 Chatum Ct.	Rancho Cordova	CA	95724-	2925	62,322.00	12,912.50
5/2/24	9/17/27	Daniel M.	Garcia	9546 Mango Ave.	Fontana	CA	92335-	2926	48,510.00	10,475.00
5/8/24	6/8/27	Andre	Yanez	8505 Mulberry Ave Apt O	Fontana	CA	92335-	2927	43,935.00	11,225.00
5/14/24	5/14/28	Satwant S.	Saini	11824 58th Dr NE	Marysville	WA	98271-	2928	44,280.00	14,000.00
5/17/24	1/17/27	Yankiel	Caballero Linares	4230 N. 72nd Ln.	Phoenix	AZ	85033-	2930	31,455.00	7,250.00
5/22/24	3/22/28	Parvinder	Singh	1919 Quail Lakes Dr. Apt. 48	Stockton	CA	95212-	2931	54,522.00	11,725.00
5/22/24	1/7/28	Nick E.	Warren	6562 Caliente Rd.	Oakhills	CA	92344-	2932	84,932.00	14,975.00

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5/30/24	11/30/26	Ronal E.	Portillo Arriola	9425 Parkwood Manor Dr	Shafter	CA	93263-	2933	21,850.00	4,998.75
5/31/24	6/15/28	Gabriel	Sepulveda Dominguez	14833 Kingston Dr	Horizon City	TX	79928-	2934	68,640.00	13,750.00
6/3/24	5/3/26	Oddiel	Gil Consuegra	11653 Locust Ave	Hesperia	CA	92345-	2835	33,960.00	6,725.00
6/12/24	11/20/27	Roxanna A.	Romero	8157 North 22nd Dr.	Phoenix	AZ	85012-	2936	57,536.00	11,475.00
6/18/24	6/18/27	Jose	Rodriguez	12053 Walnut St.	Norwalk	CA	90650-	2937	52,638.00	11,250.00
6/20/24	4/20/27	Roberto J.	Hernandez Verduzco	25275 Potrero Valley Rd Spc 73	Potrero	CA	91963-	2938	35,046.00	8,125.00
6/21/24	3/21/28	David E.	Mbute	6948 Nava	Grand Prairie	TX	75054-	2939	64,524.00	11,725.00
6/21/24	8/21/27	Jose G.	Manzano	1004 N. Ditman Ave. #2	Los Angeles	CA	90063-	2940	58,838.00	14,500.00
6/26/24	1/26/28	Victor M.	Arita Perdomo	19933 Roscoe Apt 18	Canoga Park	CA	91306-	2941	67,500.00	14,500.00
6/26/24	4/26/27	Jesus G.	Munoz	137 E. Coronado Ln.	Tustin	CA	92780-	2942	24,246.00	14,750.00
6/28/24	4/3/28	Victor	Arreola Rodriguez	1769 Ramirez Dr.	Firebaugh	CA	93622-	2942	54,522.00	5,500.00
6/28/24	10/3/27	Eber J.	Chavez Mercado	2910 W 8th St. #201	Los Angeles	CA	90005-	2943	54,336.00	15,375.00
6/28/24	8/20/27	Irvin M.	Alvarez Aguilar	404 W. Lincoln Ave.	Earlimart	CA	93219-	2944	47,936.00	9,975.00
6/28/24	10/3/27	Jose A.	Martinez	12526 Peachleaf St	Moreno Valley	CA	92553-	2945	64,532.00	8,975.00
7/10/24	7/10/27	Yasir K.	Hayee	4202 Minden Ln	Stockton	CA	95206-	2946	54,375.00	9,975.00
7/11/24	11/11/28	Rafael	Villafana Jr.	636 Lamoglia St.	Los Banos	CA	93635-	2947	79,112.00	13,725.00
7/11/24	2/11/27	Humberto J.	Montoya Reyes	9219 Vista West Dr. #11302	San Antonio	TX	78245-	2948	39,240.00	8,750.00
7/12/24	6/10/28	Abel De Jesus	Castillo	3783 S La Salle Ave	Los Angeles	CA	90018-	2949	85,722.00	12,225.00
7/12/24	10/12/27	Dedrick A.	McGuire	5005 Boeingshire Cove	Memphis	TN	38116-	2650	39,525.00	9,237.50
7/15/24	7/15/28	Julia	Losoya	917 N McKinley St	Hobbs	NM	88240-	2651	164,205.00	38,562.50
7/15/24	4/15/28	Terrance G.	Beasley	17622 Arcadia Point Ln	Humble	TX	77346-	2652	66,000.00	13,475.00
7/17/24	7/17/27	Andres	Ceballos	11555 Culebra Rd Lot 418	San Antonio	TX	78253-	2653	81,620.00	20,875.00
7/18/24	9/18/27	Karandeep	Singh	4268 Soloman St	Jurupa Valley	CA	92509-	2654	61,132.00	8,750.00
7/25/24	7/30/26	Fernando M.	Paniagua-Smith	427 Pelican Pl	Yuba City	CA	95993-	2655	18,105.00	3,750.00
7/26/24	1/6/27	Armund L.	Burns	6007 Sandy Creek Dr.	Baytown	TX	77523-	2656	31,625.00	7,237.50
7/29/24	2/29/28	Romero A.	Lively	14764 Santa Fe Trl.	Victorville	CA	92392-	2657	55,426.00	8,975.00
7/30/24	1/30/27	Darius L.	Jenkins	708 Oak St	Garland	TX	75040-	2658	45,500.00	9,725.00
7/30/24	11/30/27	Jaime	Rodriguez	5117 Tomahawk Dr	Robstown	TX	78380-	2659	61,132.00	10,700.00
7/31/24	8/31/27	Victor A.	Rodriguez	2109 9th Ave.	Oakland	CA	94606-	2960	47,275.00	9,475.00
8/5/24	6/5/27	Hilton A.	Hopkinson	11407 Maple Falls Dr	Tomball	TX	77377-	2961	42,050.00	8,500.00
8/5/24	2/5/28	Bernardo R.	Garcia	1045 Jason Dr.	Sparks	NV	89434-	2962	63,540.00	11,250.00
8/15/24	6/15/27	Irison L.	Jones	42094 21st St.	Landcaster	CA	93536-	2963	34,300.00	6,800.00
8/30/24	5/31/28	Martha A.	Leyva	9504 Lindsey Dr	El Paso	TX	79924-	2965	61,200.00	11,987.50
8/30/24	1/31/27	Flavia V.	Salmeron Haro	6826 Doriana St. #34	San Diego	CA	92154-	2966	26,875.00	5,998.75
8/30/24	12/31/27	Richard G.	Mott Jr.	1401 McKee Rd.	Bakersfield	CA	93307-	2967	57,350.00	10,787.50
8/30/24	2/3/28	Dhuntingham E.	Hargrove	11354 82nd Place North	Maple Grove	MN	55369-	2968	70,226.00	12,205.25
9/16/24	10/30/27	Miguel A.	Medina	440 Gonzalez Drive	Donna	TX	78537-	2969	26,334.00	4,875.00
9/18/24	9/28/17	Alvin	Lewis Jr.	36415 Gloria Road	Geismar	LA	70734-	2970	40,238.00	8,725.00
9/24/24	6/24/26	Armando	Lupercio Garcia	14865 Totem Pole St	Victorville	CA	92394-	2971	23,766.00	8,500.00

DATE BOOK	DATE END	FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP	CF #	SUM RECEIVABLE	RESIDUAL VALUE
9/26/24	10/26/27	Kareem R.	David	444 All Seasons Dr.	Boiling Springs	SC	29316-	2972	48,800.00	8,749.75
10/4/24	1/4/28	Jose F.	Torres Vega	1649 Rigel St.	Beaumont	CA	92223-	2974	59,400.00	10,287.50
10/4/24	8/4/27	Kenneth	Milan	15 Stonehenge Ln. 3A	Albany	NY	12203-	2975	47,936.00	8,475.00
10/7/24	4/7/28	Salvador	Gonzalez Ramirez	440 Washington St.	Calexico	CA	92231-	2976	62,200.00	9,500.00
10/7/24	11/7/28	Michael T.	Dalco Jr	2207 Peachwood Dr	Missouri City	TX	77489-	2977	121,000.00	20,750.00
10/7/24	2/27/28	Fernando	Gonzalez Acosta	1512 W. 82nd St.	Los Angeles	CA	90047-	2978	53,928.00	8,487.50
10/23/24	2/23/28	Victor M.	Vera Caballero	3810 Standing Oak Dr.	Ceres	CA	95307-	2979	46,728.00	7,225.00
10/18/24	12/7/27	Juan C.	Garibay Medina	227 L St. NE	Quincy	WA	98848-	2980	54,450.00	9,375.00
11/14/24	4/14/27	Alfonso F.	Durazo	1970 Columbia St Unit 508	San Diego	CA	92101-	2981	41,600.00	9,200.00
11/26/24	12/26/27	Jose G.	Gomez	2716 S. Bridge St.	Visalia	CA	93277-	2982	57,528.00	8,975.00
11/27/24	10/27/28	Miguel A.	Sanchez	4326 N. Ellendale Ave.	Fresno	CA	93722-	2983	83,512.00	12,725.00
12/6/24	2/21/27	Hector D.	Estrada	10632 Andalusian Ave SW	Albuquerque	NM	87121-	2984	37,450.00	7,475.00
12/11/24	1/26/28	Ulises De Jesus	Coreas-Umana	11646 Blue Jay Ln	Fontana	CA	92337-	2985	61,020.00	9,000.00
12/12/24	2/2/28	Juan M.	Gonzalez	9868 Elwood Ct.	Fontana	CA	92335-	2986	44,326.00	6,975.00
12/13/24	6/13/28	Myron S.	Gardner Sr.	545 Chestnut Ave. 402	Long Beach	CA	90802-	2987	47,775.00	8,725.00
12/23/24	2/7/27	Luis M.	Martinez	14493 Welsh Ct	Hesperia	CA	92345-	2988	31,152.00	6,750.00
1/9/25	6/9/28	Miguel A.	Lozano	2248 W College Ave.	San Bernardino	CA	92407-	2999	71,316.00	9,000.00
1/15/25	11/25/28	Brandon C.	Smith	7600 N 15th St. Suite 150	Phoenix	AZ	85020-	2990	80,370.00	11,500.00
10/16/23	7/30/27	Samuel	Zamora Jr.	3101 Monterrey St	Laredo	TX	78046-	2847	59,430.00	10,000.00
1/27/21	3/7/25	Jose	Marin Jr	10840 Nuevo Dr	Fontana	CA	92337-	2471	12,784.00	15,250.00
12/22/20	4/22/25	Matthew J.	Rhea	5130 N. Mendelson Ave	Meridian	ID	83646-	2446	11,984.00	11,237.50
1/6/21	1/11/26	Mario	Gonzalez Ayala	224 W Tunnell St	Santa Maria	CA	93458-	2454	49,350.00	19,249.75
2/19/21	2/19/26	Larry D.	Hill Jr	18490 Jennings Dr	Lathrop	CA	95330-	2482	52,430.00	14,475.00
5/26/21	10/13/25	Jesus E.	Lopez Alcantara	14334 Sierra Grande St	Adelanto	CA	92301-	2548	18,000.00	19,750.00
7/2/21	9/2/25	Roderick L.	Seals-Jones	9111 Briar Forest Dr	Houston	TX	77024-	2574	31,500.00	14,975.00
12/21/21	3/21/27	Jorge	Lopez Mendieta	10333 Via Pastoral	Moreno Valley	CA	92557-	2649	109,116.00	24,994.25
1/19/22	12/16/25	Deonte J.	Colvin	3043 Chamberlain Ave SE	Grand Rapids	MI	49508-	2664	47,544.00	14,000.00
8/12/22	5/11/26	Jose A.	Bernal Jr.	1170 Galapago St	Denver	CO	80204-	2725	32,364.00	15,975.00
12/13/22	3/13/26	Jesus	Maldonado Morales	14224 Bluesky Point Ct	El Paso	TX	79938-	2758	65,934.00	15,725.00
12/23/22	12/23/26	Evaristo	Rodriguez Gonzalez	762 E Pico Blvd	Los Angeles	CA	90021-	2759	55,944.00	17,500.00
2/23/23	2/23/28	Xavier	Martinez	5805 Western Rd.	Mission	TX	78574-	2773	121,410.00	22,497.50
6/9/23	3/9/27	Arnold C.	Shivers Jr.	5235 S 12th Way	Phoenix	AZ	85040-	2801	59,334.00	11,000.00
8/1/23	6/1/26	Wrendell R.	Chester	1002 Suwanee Ln.	Houston	TX	77090-	2809	20,160.00	6,475.00
8/31/23	11/30/26	Brian A.	Walls	16515 E Nebraska Ave	Reedley	CA	93654-	2821	42,450.00	11,250.00
9/29/23	7/9/27	Christopher	Johnson	2903 Verde Valley Dr.	Manvel	TX	77578-	2836	59,670.00	10,250.00
10/10/23	7/10/27	Nelson R.	Castellanos	5008 Cocoa Ln	Laredo	TX	78046-	2843	49,500.00	11,250.00
1/3/24	3/23/27	Emmanuel G.	Schiazza	14414 Uvalde Ave.	Lubbock	TX	79423-	2883	51,850.00	8,725.00

DATE BOOK	DATE END	FIRST NAME	LAST NAME	ADDRESS	CITY	STATE	ZIP	CF #	SUM RECEIVABLE	RESIDUAL VALUE
9/27/24	3/27/29	Rafael	Diaz Velazquez	2657 Chism Ct.	Fortuna	CA	95540-	2973	117,450.00	16,225.00
TOTALS									10,812,152.00	2,980,663.25

**Fill in this information to identify your case:**

Debtor 1	<b>David Robert Stone</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	CENTRAL DISTRICT OF CALIFORNIA		
Case number (if known)	6:25-bk-12353 SY		

☒ Check if this is an amended filing

**Official Form 106C**

**Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
49841 Canyon View Drive Palm Desert, CA 92260 Riverside County Line from <i>Schedule A/B</i> : 1.2	\$5,000,000.00	<input checked="" type="checkbox"/> \$628,470.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.730
2014 Range Rover Located in San Rafael Line from <i>Schedule A/B</i> : 3.7	\$8,500.00	<input checked="" type="checkbox"/> \$7,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.010
Household, Furniture fixtures, patio furniture, washer, drier, refrigerator and freezer and effects Palm Desert Line from <i>Schedule A/B</i> : 6.2	\$10,000.00	<input type="checkbox"/> <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Personal computer and printer Line from <i>Schedule A/B</i> : 7.3	\$100.00	<input checked="" type="checkbox"/> \$100.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
2 Home Gyms Line from <i>Schedule A/B</i> : 9.3	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
Small number of long gun and hand guns, law enforcement protective gear and appx 30,000 rounds of ammunition used in law enforcement activities as a reserve sheriff San Rafael, California Line from <i>Schedule A/B</i> : 10.3	\$6,000.00	<input checked="" type="checkbox"/> \$6,000.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.060
Clothing Line from <i>Schedule A/B</i> : 11.1	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Rolex Presidentials (20 years old) Line from <i>Schedule A/B</i> : 12.1	Unknown	<input checked="" type="checkbox"/> \$8,750.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
H Stern watch Line from <i>Schedule A/B</i> : 12.2	\$500.00	<input checked="" type="checkbox"/> \$500.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
Wedding Band Line from <i>Schedule A/B</i> : 12.3	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
Outdoor Furniture Palm Desert Line from <i>Schedule A/B</i> : 14.2	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Personal Checking: Westamerica 7333 Redwood Blvd Novato, CA 94948 Acct 4210 David Stone Living Trust Line from <i>Schedule A/B</i> : 17.8	\$8,200.00	<input checked="" type="checkbox"/> \$8,200.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	42 U.S.C. § 407
Personal Checking: Westamerica 7333 Redwood Blvd Novato, CA 94948 Acct 4210 David Stone Living Trust Line from <i>Schedule A/B</i> : 17.8	\$8,200.00	<input checked="" type="checkbox"/> \$8,200.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.220
Personal Checking: Westamerica 7333 Redwood Blvd Novato, CA 94948 Acct 4210 David Stone Living Trust Line from <i>Schedule A/B</i> : 17.8	\$8,200.00	<input checked="" type="checkbox"/> \$8,200.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.225
IRA: Charles Schwab Acct 5887 Line from <i>Schedule A/B</i> : 21.1	\$750,000.00	<input checked="" type="checkbox"/> \$750,000.00  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(b)(3)(C)

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
<b>IRA: Charles Schwab Acct 5887</b> Line from Schedule A/B: 21.1	<u>\$750,000.00</u>	<input checked="" type="checkbox"/> <u>\$750,000.00</u>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. §§ 704.115(a)(3), (b), (e)
<b>Nassau Re Policy 6489 Term</b> <b>Beneficiary: David Stone Living Trust</b> Line from Schedule A/B: 31.1	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100(a)
<b>Nassau Re Policy 9538 Whole</b> <b>Beneficiary: David Stone Living Trust</b> Line from Schedule A/B: 31.2	<u>\$9,100.00</u>	<input checked="" type="checkbox"/> <u>\$9,100.00</u>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100(b)
<b>Nassau Re Policy 2483 Term</b> <b>Beneficiary: David Stone Living Trust</b> Line from Schedule A/B: 31.3	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100(a)
<b>State Farm Policy 8969 Term</b> <b>Beneficiary: David Stone Living Trust</b> Line from Schedule A/B: 31.4	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.100(a)

3. Are you claiming a homestead exemption of more than \$189,050?  
(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

Fill in this information to identify your case:

Debtor 1 **David Robert Stone**  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **CENTRAL DISTRICT OF CALIFORNIA**

Case number **6:25-bk-12353 SY**  
(if known)

☐ Check if this is an  
amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married  
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there
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3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☐ No  
☒ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$1,541,395.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips	
	<input checked="" type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2024 )	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input checked="" type="checkbox"/> Operating a business	<b>\$9,779,145.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2023 )	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input checked="" type="checkbox"/> Operating a business	<b>\$11,906,799.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<b>Social Security</b>	<b>\$13,333.00</b>		
For last calendar year: (January 1 to December 31, 2024 )	<b>Social Security</b>	<b>\$40,000.00</b>		
For the calendar year before that: (January 1 to December 31, 2023 )	<b>Social Security</b>	<b>\$40,000.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

- ☐ No. Go to line 7.

- ☒ Yes List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.

- ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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Main Document Page 26 of 34

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
SEE ATTACHMENT		\$0.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other ____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

☐ No

☒ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
SEE ATTACHMENT		\$0.00	\$0.00	

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?  
 Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Truck Collision Vs Cornerstone and Really Good Service CIV SB 2435897		San Bernardino County Superior Court	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  
 Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No  
☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
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Person to Whom You Gave the Gift and Address:

Logan Stone  
1127 Highland Drive  
Novato, CA 94949

Money

4/5/23

\$30,000.00

Person's relationship to you: **Son**

Pia Klausen  
629 Kohler Drive  
West Bend, WI 53090

Money

10/16/23

\$20,000.00

Person's relationship to you: **Daughter**

Pia Klausen  
629 Kohler Drive  
West Bend, WI 53090

Money

11/16/23

\$10,000.00

Person's relationship to you: **Daughter**

Granddaughter  
629 Kohler Drive  
West Bend, WI 53090

Money

1/29/24

\$23,300.00

Person's relationship to you: **Granddaughter**

Ksenia Stone

Gift

2023

\$70,000.00

Person's relationship to you: **Daughter**

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
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Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss  
Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid  
Address  
Email or website address  
Person Who Made the Payment, if Not You  
  
Michael G. Spector  
Law Offices of Michael G. Spector  
2122 N. Broadway  
Santa Ana, CA 92706

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

3/25/-4/25

\$50,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid  
Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer  
Address  
  
Person's relationship to you  
Horizon Motorsports  
1515 Industrial Blvd  
Lake Havasu City, AZ 86403

Description and value of property transferred  
  
2008 DVB F29 Boat and  
2008 Estreme Boat Trailer

Describe any property or payments received or debts paid in exchange

Date transfer was made

Sale price to 3rd party customer for \$139,500, paid off \$72,796 loan to America First. Net \$65,114 deposited into Bank of America Account

4/25

None

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☒ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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SEE SCHEDULE A/B NO. 10

- ☐ No  
☒ Yes

**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☒ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.

- ☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed EIN:      47-2769075 From-To   5/2017-42025
Stoneway Capital Corporation 4310 Redwood Hwy, Suite 200 San Rafael, CA 94903	Commercial lending and Leasing  Michael Churley Dawn Stanley David Stone	

Debtor 1 **David Robert Stone**

Case number (if known) **6:25-bk-12353 SY**

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Cornerstone Financial Services 4310 Redwood Hwy, Suite 100 San Rafael, CA 94903	Commercial Lending and Leasing  Michael Churley Dawn Stanley Dave Stone	Dates business existed EIN: From-To 1975-4/25
Calzona Truck Sales, Inc. 15689 Valley Blvd Fontana, CA 92335	Truck Sales  Michael Churley Dawn Stanley David Stone	EIN: 83-43081111 From-To 5/19-4/25
Stone Motor Company, LLC 4310 Redwood Hwy, Suite 200 San Rafael, CA 94903	Auto Sales  Michael Churley Dawn Stanley Dave Stone	EIN: 82-1648428 From-To

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☐ No

☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
Bank of America	2024

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

(SEE ATTACHED)

David Robert Stone  
Signature of Debtor 1

Signature of Debtor 2

Date June 4, 2025

Date

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Case 6:25-bk-12353-SY Doc 63 Filed 06/05/25 Entered 06/05/25 11:26:10 Desc  
Main Document Page 32 of 34  
6:25-bk-12353 SY

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer identification number Do not include Social Security number or ITIN. Dates business existed EIN: From-To
Cornerstone Financial Services 4310 Redwood Hwy, Suite 100 San Rafael, CA 94903	Commercial Lending and Leasing Michael Churley Dawn Stanley Dave Stone	1975-4/25
Calzona Truck Sales, Inc. 15689 Valley Blvd Fontana, CA 92335	Truck Sales Michael Churley Dawn Stanley David Stone	EIN: 83-43081111 From-To 5/19-4/25
Stone Motor Company, LLC 4310 Redwood Hwy, Suite 200 San Rafael, CA 94903	Auto Sales Michael Churley Dawn Stanley Dave Stone	EIN: 82-1648428 From-To

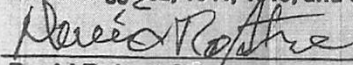
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☐ No  
☒ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
Bank of America	2024

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

  
David Robert Stone  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Date June 4, 2025

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**CORNERSTONE FINANCIAL SERVICES**

**01-14-2025 to 04-14-2025**

**SCHEDULE 5 (PAYMENTS MADE OVER 7,000)**

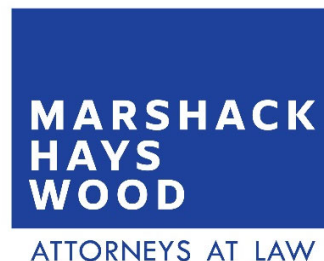
NAME	PAYMENT DATES	ACCUMULATED PAYMENT
Alan Thomas	01-14-25 THRU 04-14-25	10,500.00
Alice Garrett	01-14-25 THRU 04-14-25	150,000.00
William Duvall	01-14-25 THRU 04-14-25	25,628.11
Barbara Stenning	01-14-25 THRU 04-14-25	13,812.82
Blake Andros	01-14-25 THRU 04-14-25	86,666.66
Carsten Andersen	01-14-25 THRU 04-14-25	36,666.67
Catherine Thomas	01-14-25 THRU 04-14-25	29,791.66
Charles Dimick	01-14-25 THRU 04-14-25	102,083.31
Chocolate Mountain Farms	01-14-25 THRU 04-14-25	15,000.00
Danielle Dimick	01-14-25 THRU 04-14-25	41,875.02
Elizabeth Montgomery	01-14-25 THRU 04-14-25	9,500.01
Gene and Sharon Ladrech	01-14-25 THRU 04-14-25	18,333.32
George F. Crispo 2000 Trust	01-14-25 THRU 04-14-25	150,000.00
James Gillespie	01-14-25 THRU 04-14-25	115,000.00
Janet Hope Simkins TTEE	01-14-25 THRU 04-14-25	9,833.34
John Russi	01-14-25 THRU 04-14-25	13,750.02
Joseph Russi	01-14-25 THRU 04-14-25	15,125.01
Katherine Munson Crispo	01-14-25 THRU 04-14-25	42,500.01
Kevin Cavalli	01-14-25 THRU 04-14-25	16,500.00
Linda Bonino	01-14-25 THRU 04-14-25	18,333.34
Mike McGrath	01-14-25 THRU 04-14-25	20,000.00
Pacific Premier FBO Leonard Biss	01-14-25 THRU 04-14-25	9,154.58
Robert Terheyden	01-14-25 THRU 04-14-25	11,500.00
Ron Ladrech	01-14-25 THRU 04-14-25	31,250.00
Ryan Thomas	01-14-25 THRU 04-14-25	20,791.67
Sheila Volarvich	01-14-25 THRU 04-14-25	11,458.34
The Robert Vogl Trust	01-14-25 THRU 04-14-25	7,500.00
The Sebastian Family Trust	01-14-25 THRU 04-14-25	8,333.34
Tom Hill	01-14-25 THRU 04-14-25	7,500.00
Westamerica 4310 Mortgage)	01-14-25 THRU 04-14-25	10,769.94
Westamerica (LOC Interest)	01-14-25 THRU 04-14-25	12,398.37
Thomas Ladegaard	01-14-25 THRU 04-14-25	7,000.00
Michael Churley	01-14-25 THRU 04-14-25	94,950.00
Kaiser	01-14-25 THRU 04-14-25	9,553.53
Blue Shield	01-14-25 THRU 04-14-25	38,411.19
Varsity Drive Away	01-14-25 THRU 04-14-25	11,480.00
Bell & Willimas	01-14-25 THRU 04-14-25	16,570.00
B & G Mobile Wash	01-14-25 THRU 04-14-25	7,455.00
Calzona Truck Sales (Truck purchase)	01-14-25 THRU 04-14-25	47,270.00
CDTFA	01-14-25 THRU 04-14-25	7,063.00
Chase Card Services	01-14-25 THRU 04-14-25	34,163.96
Meadow Club	01-14-25 THRU 04-14-25	9,800.00

**CORNERSTONE FINANCIAL SERVICES** **01-14-2025 to 04-14-2025**  
**SCHEDULE 5 (PAYMENTS MADE OVER 7,000)**

NAME	PAYMENT DATES	ACCUMULATED PAYMENT
<b>Payments to Insider Creditors within one year:</b>		
From CFS to Calzona	01-14-25 THRU 04-14-25	60,000.00
From CFS to Stoneway	01-14-25 THRU 04-14-25	65,000.00

**EXHIBIT 3**

Richard A. Marshack  
D. Edward Hays  
David A. Wood  
Laila Rais  
Aaron E. de Leest  
Tinho Mang  
Bradford N. Barnhardt  
Sarah R. Hasselberger  
Devan N. de los Reyes



*Of Counsel*

Kristine A. Thagard  
Matthew W. Grimshaw  
Chad V. Haes  
Alina Mamlyuk

Sender: Laila Rais  
lrais@marshackhays.com  
Reference No. 1253-021

19 September 2025

*VIA U.S. MAIL AND E-MAIL*  
card\_bankruptcy\_POC@bofa.com

Jeffrey Randall,  
Assistant Vice President,  
Bank of America, N.A.  
PO Box 673033  
Dallas, TX 75267-3033

Re: *In re David Robert Stone dba Cornerstone Financial Services, Case No.:*  
*6:25-bk-12353-SY*

To Mr. Jeffrey Randall,

Marshack Hays Wood LLP represents Larry D. Simons, in his capacity as the chapter 7 trustee ("Trustee") for the bankruptcy estate of David Robert Stone dba Cornerstone Financial Services ("Debtor").

The purpose of this letter is to inform you of the Trustee's requests for production of documents from Bank of America, N.A. ("Bank of America"). A copy of the request for production of documents is attached to this correspondence as **Exhibit "1."** The Trustee requests that these documents be produced by September 19, 2025, pursuant to Rule 2004 of the Federal Rules of Bankruptcy Procedure ("FRBP").

Under FRBP 2004, a Trustee may conduct an examination of "any entity" provided that the scope of the examination must relate to "acts, conduct, or property or to the liabilities and financial condition of the debtor, or to any matter which may affect the administration of the debtor's estate or to the debtor's right to a discharge." *See* Fed. R. Bank. P. 2004(b); *see also In re Subpoena Duces Tecum & Ad Testificandum Pursuant to Fed. R. Bankr. P. 2004*, 461 B.R. 823, 829 (Bankr. C.D. Cal. 2011) ("The scope of a 2004 examination is 'unfettered and broad' and is akin to a 'fishing expedition.'").

19 September 2025  
Page 2

In addition, prior to filing a motion for examination under FRBP 2004, the moving party must attempt to meet and confer (in person or telephonically) with Bank of America or its counsel to arrange for a mutually agreeable date, time, place, and scope of an examination or production. *See* Local Bankruptcy Rule 2004-1 for the Central District of California. The Trustee likely will not seek to examine the person most knowledgeable for Bank of America and, instead expects that he will only need Bank of America to produce the documents identified in **Exhibit “1”** attached to this correspondence.

Please reply to this letter by the close of business on or before **September 26, 2025**, to arrange for an in-person or telephonic meet and confer, as required by Local Bankruptcy Rule 2004-1. Please contact us by e-mail at [lrais@marshackhays.com](mailto:lrais@marshackhays.com), [chays@marshackhays.com](mailto:chays@marshackhays.com), [adeleest@marshackhays.com](mailto:adeleest@marshackhays.com), and [shasselberger@marshackhays.com](mailto:shasselberger@marshackhays.com), or our office phone at (949) 333-7777.

The Trustee appreciates in advance your cooperation in this matter. It is the Trustee’s hope that an agreement can be reached that obviates the need for the filing of a formal motion with the bankruptcy court, so please contact us at your earliest convenience. If an agreement is not reached regarding the production of documents, then the Trustee intends to proceed with the filing of a motion for production of documents and examination pursuant to FRBP 2004 by **September 26, 2025**.

Sincerely,

*/s/ Laila Rais*

LAILA RAIS

# EXHIBIT 1

**Exhibit “1”**

**Rule 2004 Examination Definitions and Instructions**

A. Definitions

As used in these Requests, the following terms shall be defined as follows:

1. “DEBTOR” shall mean and refer to David Robert Stone *dba* Cornerstone Financial Services, the Debtor in Case No. 6:25-bk-12353-SY, a voluntary Chapter 7 case currently pending in the United States Bankruptcy Court for the Central District of California, Riverside Division.
2. “BANKRUPTCY CASE” shall mean the Chapter 7 case currently pending in the United States Bankruptcy Court for the Central District of California, Riverside Division, Case No. 6:25-bk-12353-SY.
3. “YOU,” and “YOUR,” shall mean and refer to Bank of America, N.A., and all other persons or agents acting on its behalf.
4. “TRUSTEE” shall mean and refer to Larry D. Simons, in his capacity as Chapter 7 trustee of Debtor’s bankruptcy estate, and all other persons or agents acting on his behalf in his capacity as Chapter 7 trustee of this case.
5. “ACCOUNT 4796” shall mean and refer to the Bank of America checking account with account no. 000182007496 held by Cornerstone Financial Services.
6. “ACCOUNT 6718” shall mean and refer to the Bank of America checking account with account no. 000182576718 held by David R Stone Sole Prop DBA Cornerstone Financial Services.
7. “DOCUMENT” or “DOCUMENTS” shall mean and refer to any written, recorded (electronically or otherwise), printed, or graphic matter, however produced or reproduced, whether existing in paper format, as ELECTRONICALLY STORED INFORMATION, or otherwise, of any kind or description, including originals, copies, non-identical copies, and drafts and both sides thereof. DOCUMENTS include but are not limited to sound recordings, electronic memoranda, and files with meta data intact (including e-mail or similar electronic messages or memos and word processing, database, and spreadsheet files), photographs, ESI (defined below), and all other tangible things in

1 which words, figures, notations, or sounds are recorded in writing or by any other means,  
2 however denominated, and any such material underlying, supporting, or used in the preparation thereof.

3 8. "RELATING TO" shall have the same meaning as "RELATE," "REFER,"  
4 "REFERRING TO," "RELATED TO," "EVIDENCE," "EVIDENCING," and "CONSTITUTE" and  
5 includes referring to, recording, reflecting, supporting, interpreting, prepared in connection with, used  
6 in preparation for, pertaining to, mentioning, having any relationship to, or being in any way legally,  
7 logically, or factually connected with the matter discussed, in whole or in part.

8 9. "COMMUNICATION" means any transmission, relation, or delivery of things, facts,  
9 thoughts or ideas by any means, method, or medium on or by which intelligence or information can be  
10 delivered, transported, recorded, maintained or retrieved, including telephonic face to face  
11 conversation, without limitation, any handwritten, typed, printed, graphic, electric, magnetic, or  
12 illustrative material of any kind or description, including ESI (defined below), drafts and final versions,  
13 originals and reproductions, signed and unsigned versions, however produced or reproduced, and  
14 regardless of whether approved, signed, sent, received, redrafted, prepared by or for,  
15 or in the possession, custody or control of the party to whom this discovery is propounded or any other  
16 PERSON acting or purporting to act on behalf of such party.

17 10. "ELECTRONICALLY STORED INFORMATION" or "ESI" shall include, without  
18 limitation, the following:

19 a. Information that is generated, received, processed, and recorded by laptop  
20 computers, desktop computers, microprocessors, all manner of digital recording devices such as  
21 portable cameras and microphones included with smartphones, and other electronic devices;

22 b. Internal or external web sites and servers;

23 c. Text, subject lines, attachments, contacts, appointments, and all information  
24 contained within electronic mail ("e-mail") accounts, whether those accounts are hosted or serviced by  
25 a third-party provider such as Google's Gmail, Microsoft Outlook, or Apple Mail;

26 d. Any and all communications, posts, text, images, or video messages posted on a  
27 public-facing social media service such as Facebook, Google+, Twitter, Instagram, Wordpress,  
28

1 Snapchat, or other social media service, to the extent not protected by federal and state privacy laws;

2 e. Output resulting from the use of any software program, whether said electronic  
3 data exists in an active file, specifying all files that are accessible and stored in a readily usable format  
4 (e.g., active, online data; near-line data; offline storage; and archives);

5 f. Activity listings of email receipts and transmittals; and

6 g. All items stored on computer memories, hard disks, solid state drives or hybrid  
7 drives, floppy disks, CD-ROMs, DVD-ROMS, Blu-ray disks, magnetic tape, microfiche, USB memory  
8 sticks, external hard drives, online “cloud” storage hosted by an external service such as Amazon Web  
9 Services, Microsoft OneDrive, iCloud, or a comparable service, the internal flash memory of a  
10 smartphone such as an iPhone or Android device, or on any other media for digital data storage or  
11 transmittal (e.g., a personal digital assistant such as a Blackberry), and file folder tabs or containers and  
12 labels appended or relating to any physical storage device associated with each original or copy of all  
13 Documents requested herein.

14 11. “IDENTIFY” shall mean:

15 a. When used in reference to a DOCUMENT, to state the type of DOCUMENT  
16 (e.g., letter, memorandum, telegram, chart, etc.), its author and originator, its date or dates, all  
17 addressees and recipients, and its present location or custodian;

18 b. When used in reference to a natural person, to state the person’s full name,  
19 current residence and business addresses, current residence and business telephone numbers and, if  
20 applicable, his or her title, employment, and job description. If current addresses are unknown, provide  
21 the last known business and residence address; and

22 c. When used in reference to an entity, to state the name, address, and telephone  
23 number of the entity.

1 B. Instructions

2 1. Documents Withheld

3 If any DOCUMENT is withheld under a claim of privilege or other protection, so as to  
4 aid the Court and the parties hereto to determine the validity of the claim of privilege or other  
5 protection, please provide the following information with respect to any such DOCUMENT:

6 a. The DOCUMENT'S title, if any;

7 b. The full legal name, address, and title of the person(s) who prepared the  
8 DOCUMENT, who signed it, and over whose name it was sent or issued;

9 c. The full legal name, address, and title of each person(s) to whom the  
10 DOCUMENT was directed;

11 d. The nature and substance of the DOCUMENT with sufficient particularity to  
12 enable the Court and parties to this ACTION to identify the DOCUMENT;

13 e. The date the DOCUMENT was first prepared;

14 f. The full legal name, address, and title of each person(s) who has custody of or  
15 control over the DOCUMENT and each copy thereof;

16 g. The full legal name, address, and title of each person to whom copies of the  
17 DOCUMENT were furnished;

18 h. The number of pages comprising the DOCUMENT;

19 i. The specific legal or factual basis on which any privilege or other protection is  
20 claimed (blanket claims of attorney-client privilege will not be deemed sufficient);

21 j. Whether any non-privileged or non-protected matter is included in the  
22 DOCUMENT, and whether the DOCUMENT can be sufficiently redacted to disclose only non-  
23 privileged or non-protected matter; and

24 k. The full legal name, address, and title of each person who has seen or reviewed  
25 or is likely to have seen or reviewed the document; and a description of the subject matter of the  
26 document YOU consider adequate to support the claim of privilege.

1           2.     Partial Production

2           Whenever YOU object to a particular request, or portion thereof, YOU must produce all  
3 documents called for which are not subject to that objection. Similarly, wherever a document is not  
4 produced in full, state with particularity the reason or reasons it is not being produced in full, and  
5 describe, to the best of YOUR knowledge, information and belief and with as much particularity as  
6 possible, those portions of the DOCUMENT which are not produced.

7           3.     Orderly Response

8           Please produce DOCUMENTS in such manner with specific reference to which interrogatory,  
9 request for production, etc. which the DOCUMENT is responsively produced to. Please produce all  
10 DOCUMENTS as they are kept in the usual course of business, organizing, naming, and labeling them  
11 to correspond with each Request.

12          4.     Construction of “And” and “Or”

13          As used herein, the words “and” and “or” shall be construed both conjunctively and  
14 disjunctively, and each shall include the other wherever such dual construction will serve to bring  
15 within the scope of this request any documents which would otherwise not be brought within its scope.

16          5.     Construction of the Singular and Plural Forms

17          As used herein, the singular form shall include the plural and vice versa whenever such dual  
18 construction will serve to bring within the scope of this request any documents which would otherwise  
19 not be brought within its scope.

20          6.     Form of Production

21          YOU are to produce the requested DOCUMENTS for inspection, copying, or photographing in  
22 their original form or legible, accessible electronic reproduction thereof. DOCUMENTS may be  
23 produced electronically at YOUR option.

24          With regard to electronically-stored information, please produce Microsoft PowerPoint  
25 presentations containing audio, Microsoft Excel documents containing macros, and Microsoft Access  
26 databases in native format. Please produce all other documents produced electronically in native format  
27 with metadata intact or in PDF format with metadata intact. Alternatively, DOCUMENTS produced  
28

1 electronically may be produced in TIFF format with standard load files, including .opt image load files  
2 and .data metadata load files.

3 ESI may be provided via CD, DVD, File Transfer Protocol site, portable hard or flash drive, or  
4 other reasonably accessible media format. When practicable, please produce hard copy or physical  
5 documents in scanned OCR'd PDF format with metadata intact or scanned TIFF format with standard  
6 load files, including .opt image load files and .dat metadata load files. Data files should not be zipped,  
7 encrypted, or otherwise restricted or proprietarily protected for specific use. If the native file format is  
8 derived from software not accessible with Microsoft Office applications (or other common  
9 applications), please so state in response to the particular Request.

10 If the Document or information requested is in a computer-readable form and not produced in  
11 PDF or TIFF format, please specify the software (including the exact versions and release) used to  
12 create the information. Also specify any other software, hardware, or other information such as  
13 passwords or user-supplied files that are required or desirable in order to examine and use the  
14 information. Specify the exact configuration of the hardware on which the information was created,  
15 including the memory size (and graphics processing unit, if any, in the event the information contains  
16 or requires graphics). Please give the exact name, release, and version of the operating system used on  
17 the hardware.

18 NOTE: IF YOU ARE UNSURE AS TO THE INTENT AND MEANING OF ANY OF THE  
19 FOREGOING DEFINITIONS OR ANY OF THE FOLLOWING REQUESTS FOR PRODUCTION,  
20 YOU ARE HEREBY REQUESTED TO HAVE YOUR ATTORNEY CONTACT ATTORNEYS OF  
21 RECORD FOR THE PROPOUNDING PARTY, WHO HEREBY OFFER TO PROVIDE ANY  
22 NEEDED ASSISTANCE NECESSARY FOR YOU TO UNDERSTAND THE INTENT AND  
23 MEANING OF ANY OF THE FOREGOING THEREBY TO ENSURE THAT THE COURT IS NOT  
24 BURDENED BY ANY MOTION TO COMPEL FURTHER RESPONSES TO REQUESTS FOR  
25 PRODUCTION BECAUSE OF ANY UNCERTAINTY OF THE FOREGOING ON YOUR PART.

**Requests for Production of Documents**

REQUEST FOR PRODUCTION NO. 1:

Produce all bank account statements for ACCOUNT 7496 for the months of November 2020, December 2020, September 2022, December 2022, March 2025, and April 2025.

REQUEST FOR PRODUCTION NO. 2:

Produce all DOCUMENTS and COMMUNICATIONS supporting any bank statement, including but not limited to, deposit slips, copies of deposited checks, images of deposited items, wire transfer communications, electronic transfer records, and any other documents reflecting deposits, withdrawals, or creditors for ACCOUNT 7496 for the period of January 1, 2020, through April 30, 2025.

REQUEST FOR PRODUCTION NO. 3:

Produce all bank account statements for ACCOUNT 6718 for the months of November 2020, December 2020, February 2025, March 2025, and April 2025.

REQUEST FOR PRODUCTION NO. 4:

Produce all DOCUMENTS and COMMUNICATIONS supporting any bank statement, including but not limited to, deposit slips, copies of deposited checks, images of deposited items, wire transfer communications, electronic transfer records, and any other documents reflecting deposits, withdrawals, or creditors for ACCOUNT 6718 for the period of January 1, 2020, through April 30, 2025.

REQUEST FOR PRODUCTION NO. 5:

Produce all bank account statements for accounts held by the DEBTOR, including but not limited to, checking, savings, money market accounts, certificates of deposit, or any other deposit or transaction account, but excluding ACCOUNT 4796 and ACCOUNT 6718, from January 1, 2020, through April 30, 2025.

REQUEST FOR PRODUCTION NO. 6:

Produce all DOCUMENTS and COMMUNICATIONS supporting any bank statement, including but not limited to, deposit slips, copies of deposited checks, images of deposited items, wire

1 transfer communications, electronic transfer records, and any other documents reflecting deposits,  
2 withdrawals, or creditors for accounts held by the DEBTOR, including but not limited to, checking,  
3 savings, money market accounts, certificates of deposit, or any other deposit or transaction account, but  
4 excluding ACCOUNT 4796 and ACCOUNT 6718, for the period of January 1, 2020, through April 30,  
5 2025.

6  
7 Dated: September 19, 2025

MARSHACK HAYS WOOD LLP

8  
9 By: /s/ Laila Rais

10 D. EDWARD HAYS  
11 AARON E. DE LEEST  
12 LAILA RAIS  
13 SARAH R. HASSELBERGER  
14 Attorneys for Chapter 7 Trustee,  
15 LARRY D. SIMONS  
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**EXHIBIT 4**

## Layla Buchanan

---

**From:** Laila Rais  
**Sent:** Tuesday, October 7, 2025 8:23 PM  
**To:** Layla Buchanan  
**Subject:** EXHIBIT 4 FW: In re David Robert Stone dba Cornerstone Financial Services, Case No.: 6:25-bk-12353-SY

**Categories:** Filed to ND

---

**From:** Smeail, Karina <karina.smeail@bofa.com>  
**Date:** Thursday, September 25, 2025 at 11:51 AM  
**To:** Laila Rais <LRais@marshackhays.com>, Cynthia Bastida <CBastida@MarshackHays.com>  
**Cc:** Sarah Hasselberger <shasselberger@marshackhays.com>, Ed Hays <EHays@MarshackHays.com>, Aaron E. de Leest <adeleest@marshackhays.com>  
**Subject:** RE: In re David Robert Stone dba Cornerstone Financial Services, Case No.: 6:25-bk-12353-SY

Hello Laila

I'm sending all I have in a separate email, most are wires , the deposit slip, you will need to file a subpoena.

Thank You

Karina Smeail

AVP; BK Specialist II

BK Escalations /COAMBK

Bankruptcy Escalations Team

31303 Agoura Rd.

Westlake Village

California-91361

Direct: (213) 345-5093

Fax: (415) 228-5345

[Karina.Smeail@Bofa.com](mailto:Karina.Smeail@Bofa.com)



Please send all new requests/inquiries to the COAMBK inbox for processing.

---

**From:** Laila Rais <LRais@marshackhays.com>  
**Sent:** Thursday, September 25, 2025 10:33 AM  
**To:** Smeail, Karina <karina.smeail@bofa.com>; Cynthia Bastida <CBastida@MarshackHays.com>  
**Cc:** Sarah Hasselberger <shasselberger@marshackhays.com>; Ed Hays <EHays@MarshackHays.com>; Aaron E. de Leest <adeleest@marshackhays.com>  
**Subject:** Re: In re David Robert Stone dba Cornerstone Financial Services, Case No.: 6:25-bk-12353-SY

Karina:

It appears for the account ending x7496 held in the name of Cornerstone Financial Services, BOA did not produce deposit slips or copies of deposited items. These are needed as there were numerous deposits (shown as Counter Credits on the statements) in this account every month. Is that something you have access to and can provide? Or do we need to get a court order/issue a subpoena?

Thanks.

Laila

---

**From:** Laila Rais <[LRais@marshackhays.com](mailto:LRais@marshackhays.com)>

**Date:** Wednesday, September 24, 2025 at 1:32 PM

**To:** Smeal, Karina <[karina.smeal@bofa.com](mailto:karina.smeal@bofa.com)>, Cynthia Bastida <[CBastida@MarshackHays.com](mailto:CBastida@MarshackHays.com)>

**Cc:** Sarah Hasselberger <[shasselberger@marshackhays.com](mailto:shasselberger@marshackhays.com)>, Ed Hays <[EHays@MarshackHays.com](mailto:EHays@MarshackHays.com)>, Aaron E. de Leest <[adeleest@marshackhays.com](mailto:adeleest@marshackhays.com)>

**Subject:** Re: In re David Robert Stone dba Cornerstone Financial Services, Case No.: 6:25-bk-12353-SY Received.

Thank you.

Laila

---

**From:** Smeal, Karina <[karina.smeal@bofa.com](mailto:karina.smeal@bofa.com)>

**Date:** Wednesday, September 24, 2025 at 12:19 PM

**To:** Cynthia Bastida <[CBastida@MarshackHays.com](mailto:CBastida@MarshackHays.com)>

**Cc:** Sarah Hasselberger <[shasselberger@marshackhays.com](mailto:shasselberger@marshackhays.com)>, Laila Rais <[LRais@marshackhays.com](mailto:LRais@marshackhays.com)>, Ed Hays <[EHays@MarshackHays.com](mailto:EHays@MarshackHays.com)>, Aaron E. de Leest <[adeleest@marshackhays.com](mailto:adeleest@marshackhays.com)>

**Subject:** RE: In re David Robert Stone dba Cornerstone Financial Services, Case No.: 6:25-bk-12353-SY

**BANK OF AMERICA** 



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## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
870 Roosevelt, Irvine, CA 92620

A true and correct copy of the foregoing document entitled: **NOTICE OF MOTION AND MOTION FOR ORDER AUTHORIZING 2004 EXAMINATION OF THE PERSON MOST KNOWLEDGEABLE FOR BANK OF AMERICA, N.A.; DECLARATION OF LAILA RAIS IN SUPPORT; AND REQUEST FOR JUDICIAL NOTICE** will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On **October 7, 2025**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☒ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:** On **October 7, 2025**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

**DEBTOR**

DAVID ROBERT STONE  
4340 REDWOOD HWY, SUITE 400  
SAN RAFAEL, CA 94903

**DEBTOR**

DAVID ROBERT STONE  
49841 CANYON VIEW DRIVE  
PALM DESERT, CALIFORNIA 92660

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL:** Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on **October 7, 2025**, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

**PRESIDING JUDGE'S COPY – VIA OVERNIGHT MAIL**

HONORABLE SCOTT H. YUN  
UNITED STATES BANKRUPTCY COURT  
CENTRAL DISTRICT OF CALIFORNIA  
3420 TWELFTH STREET, SUITE 345 / COURTROOM 302  
RIVERSIDE, CA 92501-3819

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

October 7, 2025  
Date

Layla Buchanan  
Printed Name

/s/ Layla Buchanan  
Signature

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): CONTINUED:**

- **INTERESTED PARTY COURTESY NEF:** Anthony Bisconti tbisconti@bklwlaw.com, 1193516420@filings.docketbird.com, docket@bklwlaw.com
- **INTERESTED PARTY COURTESY NEF:** Charles L Doerksen cld@doerksentaylor.com
- **ATTORNEY FOR SECURED CREDITORS KATAAB LATEEF, KHATEEB AFSAR LATEEF, PATRICIA ANN LATEEF:** Anthony Dutra adutra@hansonbridgett.com, ssingh@hansonbridgett.com
- **ATTORNEY FOR SECURED CREDITOR ELIZABETH MONTGOMERY:** Christopher Hart chart@nutihart.com, admin@nutihart.com
- **ATTORNEY FOR CHAPTER 7 TRUSTEE:** Sarah Rose Hasselberger shasselberger@marshackhays.com, shasselberger@ecf.courtdrive.com; cbastida@marshackhays.com; alinares@ecf.courtdrive.com
- **ATTORNEY FOR CHAPTER 7 TRUSTEE:** D Edward Hays ehays@marshackhays.com, ehays@ecf.courtdrive.com; alinares@ecf.courtdrive.com; cmendoza@marshackhays.com; cmendoza@ecf.courtdrive.com
- **INTERESTED PARTY COURTESY NEF:** Bernard J Kornberg bernie.kornberg@millernash.com, edgar.rosales@millernash.com
- **ATTORNEY FOR CREDITOR FRANK P. GIORGI REVOCABLE TRUST:** Chris D. Kuhner c.kuhner@kornfieldlaw.com
- **INTERESTED PARTY COURTESY NEF:** Paul J Laurin plaurin@btlaw.com, slmoore@btlaw.com; jboustani@btlaw.com; jose.barajas@btlaw.com
- **ATTORNEY FOR CREDITOR PORSCHE FINANCIAL SERVICES, INC. DBA BENTLEY FINANCIAL SERVICES AND PORSCHE LEASING LTD.:** Stacey A Miller smiller@tharpe-howell.com
- **ATTORNEY FOR CATHERINE THOMAS AND CHARLES DIMICK:** Leah Anne O'Farrell lofarrell@btlaw.com, slmoore@btlaw.com; marisa.howell@btlaw.com
- **ATTORNEY FOR CREDITOR JANET SIMKINS:** Maria K Pum maria.pum@procopio.com, barb.young@procopio.com
- **ATTORNEY FOR CHAPTER 7 TRUSTEE:** Laila Rais lmasud@marshackhays.com, lmasud@ecf.courtdrive.com; lbuchanan@marshackhays.com; alinares@ecf.courtdrive.com
- **ATTORNEY FOR CREDITOR CARSTEN ANDERSEN:** Gregory A Rougeau grougeau@brlawfsf.com
- **INTERESTED PARTY:** Vicki L Schennum schennumlaw@icloud.com
- **CHAPTER 7 TRUSTEE:** Larry D Simons (TR) larry@janus.law, c119@ecfcbis.com; nancy@lsimonslaw.com; simonsecf@gmail.com; keila@janus.law
- **ATTORNEY FOR CREDITOR JANET SIMKINS:** William A Smelko William.Smelko@procopio.com, anant.pandadiya@procopio.com, calendaringbankruptcy@procopio.com
- **ATTORNEY FOR DEBTOR DAVID ROBERT STONE:** Michael G Spector mgspector@aol.com, mgslawoffice@aol.com
- **INTERESTED PARTY COURTESY NEF:** Edward A Treder cdcaecf@bdfgroup.com
- **U.S. TRUSTEE:** United States Trustee (RS) ustpregion16.rs.ecf@usdoj.gov
- **ATTORNEY FOR ERIC STEINBERG:** Reilly D Wilkinson rwilkinson@scheerlawgroup.com, rwilkinson@ecf.courtdrive.com

**2. SERVED BY UNITED STATES MAIL: CONTINUED:**

JEFFREY RANDALL,  
ASSISTANT VICE PRESIDENT,  
BANK OF AMERICA, N.A.  
PO BOX 673033  
DALLAS, TX 75267-3033

BANK OF AMERICA, N.A.  
PO BOX 673033  
DALLAS, TX 75267-3033

BANK OF AMERICA  
ATTN: OFFICER, A MANAGING OR  
GENERAL AGENT, OR TO ANY  
OTHER AGENT AUTHORIZED BY  
APPOINTMENT OR LAW TO  
RECEIVE SERVICE OF PROCESS  
PO BOX 25118  
TAMPA, FL 33622-5118

BANK OF AMERICA, N.A.  
ATTN: OFFICER, A MANAGING OR  
GENERAL AGENT, OR TO ANY  
OTHER AGENT AUTHORIZED BY  
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RECEIVE SERVICE OF PROCESS  
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TAMPA, FL 33631-3785